

Always
Uniform
in
Quality
—
Never
Varies.



**MAZAWATTEE
TEA**

Full
Weight
Without
Wrapper
—
Sold by
All
Leading
Grocers.

**DELICIOUS
MAZAWATTEE TEA.**

GENUINE ONLY IN SEALED PACKETS AND TINS.

**WHY NOT BUY YOUR OWN
COUNTRY HOUSE ?**

**LONDON 25 MILES.
STATION 10 MINUTES.**

**GOOD FIVE-ROOM BUNGALOW with
one acre for £270.**

Good Roads. Water laid on. Near Village.

LAND from £35 AN ACRE.

Possession on Payment of 10 per cent., balance
spread over 21 years.

Free Deeds. No Law Costs. No Survey Fees.

Write for full particulars and large illustrated
book of estates in eleven different counties, or,
if possible call.

HOMESTEADS (R.), LTD.,

27, ESSEX STREET, STRAND, W.C.

JOHN BULL OVER-SEAS.

The JUNE Number will be ready and on Sale on June 19th.

BUY IT. READ IT. KEEP IT.

SOME OF THE CONTENTS.

Beautiful British Columbia.
The Crisis in the Transvaal.
The Peril in India,
By Sir Roper Lethbridge
To Bowl or not to Bowl.

Cobalt and Its Story.
Discontent in Rhodesia.
The Victoria League.
The Great Hunger Trek.
John Bull's Chat.

To Canada in Cattleships.
Plain Tales from the Yeld.
What an M.P. saw in Kimberley.
Empire Emigration.
Women in Australia.

Profusely Illustrated.

Everyone concerned with, or interested in the Colonies and India, should read

JOHN BULL OVER-SEAS.

On Sale everywhere, price 3d., or by post, 4½d.

Offices : 4, RED LION COURT, E.C., where all Communications should be
Addressed.

JOHN BULL.

*Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.*

Vol. II. No. 54.

Saturday, June 15th, 1907.

One Penny.

GAIETY THEATRE.—Manager, Mr. GEORGE EDWARDS. EVERY EVENING at 8 (doors open 7.40), a NEW MUSICAL PLAY, entitled "THE GIRLS OF GOTTENBERG."
MATINEE, EVERY WEDNESDAY, at 2 (doors open, 1.40).
Box office open daily from 10 till 10.

DALY'S THEATRE, Leicester Square.—Mr. GEORGE EDWARDS.—EVERY EVENING, a New Play with Music, entitled "THE MERRY WIDOW" ("Die Lustige Witwe"). Box-office now open (10 till 10).

A L'HAMBRA.—"QUEEN OF SPADES," New Ballet.
Mlle. Alexia (danseuse de genre).
MARIA VINCENT. THE GIGNACS. "L'AMOUR."
URBANORA, Etc.
Doors, 7.45. Manager, George Scott.

BIRKBECK BANK.

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
5% PER CENT. INTEREST
allowed on Deposit Accounts.
2% PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
O. F. RAVENSCHROFT, Secretary.

WHY PAY RENT?

The **BRITISH HOMES SCHEME** enables Policy-holders to reap the benefit of their investment

DURING THEIR OWN LIFETIME

and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. **GOOD PROSPECTS FOR ACTIVE AGENTS.**

BRITISH HOMES ASSURANCE CORPORATION, Ltd.

4, Paul-st., Finsbury, E.C.

M. GREGORY, Managing Director

MR. CHAMBERLAIN.

IMPENDING RETIREMENT FROM PARLIAMENT.

MR. NEVILLE CHAMBERLAIN TO SUCCEED HIS FATHER IN THE REPRESENTATION OF WEST BIRMINGHAM.

When, some months ago, we exclusively announced the truth about Mr. Chamberlain's serious and most regrettable illness, we were bombarded, as we expected to be, with a volley of official and unofficial contradictions—just as was the case when we had previously ridiculed the idea that the right hon. gentleman would attend a public meeting in October last.

To-day all the world knows that we told the truth. We do not boast of it. On the contrary, we are sincerely sorry, in the interests of public life, that our information was all too true. Our other regret is that, for some utterly inexplicable reason, Mr. Chamberlain's family appear to revel in deceiving the public. After all, Mr. Chamberlain is, to a great extent, public property, and although we have always refrained—as we trust we always shall—from lifting the veil which protects every man's purely private life, the question of whether or not there was the remotest prospect of the great tariff reformer's return to public life—and if not, why not?—has always appeared to us to be one to which the country was entitled to have an honest and straightforward answer. But, of course, it is for the family to decide.

We now make another announcement. Of

course it will be contradicted as "absolutely devoid of foundation." In fact, we are prepared to see a letter purporting to have been written by Mr. Chamberlain himself to that effect. Mark you, we say "purporting to have been written." Still, what we now announce is a fact, all the same—a sad, a solemn and a tragic fact. Mr. Chamberlain is about to retire from both Parliament and public life, and, as at present proposed, his son, Mr. Neville Chamberlain, will succeed him in the representation of West Birmingham.

Other papers please copy—and contradict.

WHAT IS YOUR NUMBER?

OUR BALLOT SCHEME FOR THE WEEKLY DISTRIBUTION OF TEN FIVE POUND NOTES AMONGST READERS WILLING TO PUSH THE SALE OF "JOHN BULL."

From this issue onwards every copy of **JOHN BULL** will bear, on its cover, a distinctive number.

Every week, ten of these numbers will be drawn by the Editor, in the presence of a Notary or some other public official. The drawn numbers will be announced in these columns.

Every person possessing any of such drawn numbers must bring, or send, the cover or covers bearing them to our publishing offices, 4, Red Lion Court, Fleet Street, London, *within three days of their announcement.*

To the holder of every drawn number we will pay the sum of FIVE POUNDS, in consideration of such person using his, or her, best endeavours to push the sale of **JOHN BULL** for one week.

It will thus be seen that our scheme is not a lottery. We want to further increase our circulation. We want canvassers. Every reader can easily become one in his, or her, own way without any interference with existing occupation. In the home, the office, the shop, the factory, the train, the tram, the 'bus—there is always an opportunity of some kind. And if you do not care to undertake the work yourself, we give you the opportunity of assisting any deserving person you know. You have merely to hand him the cover of your copy whenever it bears one of the drawn numbers.

THE FIRST DRAWING WILL TAKE PLACE ON SATURDAY, JULY 13TH, AND THE DRAWN NUMBERS WILL BE ANNOUNCED IN OUR ISSUE OF JULY 20TH—published on the 18th. THESE NUMBERS WILL RELATE TO THE PRESENT ISSUE, AND THEREAFTER DRAWINGS WILL BE MADE EVERY WEEK.

So keep the cover of your copy and look out for the numbers to be announced on July 20th.

THE WORLD, THE FLESH, AND THE DEVIL

[The Editor discourses upon passing events and topics of the day.]

Mr. Chamberlain has returned from St. Raphael. The correspondent of the *Evening News*, announcing his departure, says, "I saw Mr. Chamberlain as he came upon the platform. He seemed in excellent health, and apparently little changed from the time when he was last seen in England." Turning to the *Weekly Dispatch*, another of Lord Northcliffe's papers, we find a truer and a sadder story. Though the passage across the Channel had been made in a smooth sea, on landing at Dover he was "assisted from his cabin to the side of the ship by his son on one side and his wife on the other. It was with the greatest difficulty that Mr. Chamberlain walked to the train, being practically held up all the time and lifted into the carriage." On arrival at Victoria, he was "half lifted on the platform. The right hon. gentleman, who looked very feeble, made an effort to lift his hat," in response to the cheers, "but apparently he has not yet recovered the use of his right arm." We refer to the matter in another column; and our only object in mentioning it here is to show how a certain section of the press is apparently in league with the family to conceal the painful truth.

Sir Henry Campbell-Bannerman has the happy faculty of keeping his followers in good humour by making the best of a bad job. His Slaughter of the Innocents in the House the other day was accomplished with almost Herodian light-heartedness. Unfortunately, this does not make the facts of the tragedy less tragic. The path of the Liberal Government, like another path, has been paved with good intentions. But, with "the greatest majority of modern times," they have been even as the clergyman's daughter—unfortunate. And the man in the street, neither knowing nor caring anything about rules of procedure and antiquated formulas, asks what is the good of having a big majority, or a majority at all, if you don't use it in getting what you want. When it is answered that the rules and formulas aforesaid largely block the way, he replies, as a sensible person in earnest naturally would, "Then why don't you use that big majority to get rid of them?" The retort to this does not come readily to the tongue, and so it is explained that, in addition to all the other troubles, there is the House of Lords. To that the man in the street returns the same old answer in the same old way, "Then why not use your big majority to get rid of the House of Lords?"

"C.-B." is ready with a reply to this. "Certainly," he says, "I will get rid of the House of Lords, or, rather, I will get rid of the veto; that is to say, I will—move a resolution on the subject!" We need scarcely add that we are waiting for the revelation of this method of demolishing the veto of the Lords, as we have waited for so many other things, with patience, resignation, and calm. Being of a speculative turn of mind, however, we do not mind betting a large banana to a small gooseberry that in ten years' time, on the resolution method, the House of Lords will be exactly where it is now, and about in the same condition—that is to say, as large as life and twice as natural. There is every prospect, indeed, of the House of Lords becoming married to immortality. The Liberal Government are years behind the vast majority of their followers, and they are paying for their over-caution and their timidity. It is the bold, strong line at the right time which pays, and pays best, in British politics, and we wish it were obvious that Ministers had learned this lesson from their disasters.

Examination of the Colonial Conference Blue Book of 600 pages shows that the eternal Deakin did most of the talking. To use an expressive Americanism, he

came to this country with a determination to "boss the show." But "the best laid schemes of mice and men gang aft agley." Though Mr. Deakin's tongue appears never to have been between his teeth for two minutes together, either inside or outside the Conference, he has gone home with a rather sore ear. Thirty-four pages of the Blue Book are occupied by one of Deakin's speeches, and apart from that he got in a word or two about every other minute. On one matter, that of Colonial Preference, the verbatim report of the proceedings should be read, marked, learnt, and inwardly digested (we scarcely see how it could be digested in any other fashion, by the way) by everyone who thinks such a Utopian scheme practicable. It will cure him of the illusion.

To many people the result of the Bryce divorce case will come as a surprise. The jury, however, declined to take the view that because there is opportunity to do wrong, therefore wrong is done. On the whole, it is a sound view; at all events, it is the view of a broad human charity. There was no proof of misconduct, though there was room for suspicion, and plenty of it. Pape's letters to Mrs. Bryce show clearly the condition of his mind, but that is not enough. After all, as the great Frenchman said, "Women love love," and, well—Mrs. Bryce is a woman. "The conduct of the correspondent, as disclosed in this case," say the jury, "is worthy of the severest censure." And so let us censure him—severely.

Apparently Mr. Will Thorne, M.P., thinks that there are not many righteous in Israel. In his opinion not more than 200 out of the 670 members in the House of Commons are sincere. He says that "after the debates are over leading men of both sides go out, and although just before they have been talking so fiercely to each other, they now sit down to the same dining table, drink wine out of the same bottle, and smoke cigars"—we presume out of the same box, and, likely enough, at the cost of the same pocket. Mr. Thorne—rough, honest chap that he is—cannot understand your charging a man with political treachery and falsehood and then taking drinks with him. This theory may be Socialistic, but it is certainly not Scriptural, for it is written that if our enemy hunger we shall feed him, and if he be athirst we shall give him drink; and, for our part, if he be addicted to the weed, we can see no harm in giving him wherewithal to smoke. Surely one may as sincerely hold the opinion that a man's politics are damnable as that his menu is appetising, his wine excellent, and his cigars incomparable? However, Mr. Thorne's ideal of conduct within the precincts is that members of different political opinions shall never speak as they pass by; and theoretically he is right. At least, he would be if party politics were not merely a game.

During the debate on the Criminal Appeal Bill, Mr. Gladstone told the House that he hoped the question of compensation for wrongful imprisonment would be removed from the purview of the Home Office and placed in the hands of a court of law. We are afraid the plan would not work. To ask judges to award compensation for the errors of their brethren would never do. After all, in matters of elemental justice public sentiment is the most trustworthy standard, and if in a conflict of opinion the Minister who speaks for the Home Office is unsympathetic, and takes a view which seems neither logical nor just, it is not at all a matter for surprise if his position is not exactly a bed of roses. At the same time, as we have said over and over again, no Home Secretary should bear this responsibility which should be undertaken by a Court of Criminal Appeal. And when a miscarriage of justice is established, the Government must with a generous hand do all that can be done to repair the mischief. For a great wrong justice demands a great reparation. Indeed, only on that

principle can civilisation justify its claims and institutions.

Mr Ashley, M.P., asked a thrilling question in the House of Commons the other day. He wanted to know at what age a puppy becomes a dog within the meaning of the Dogs Act, 1906. "No answer was forthcoming," says the voracious reporter. In the interests of a great and enduring people, Mr. Ashley should repeat his question till he obtains the opinion of Crown counsel upon it. He might also inquire at what age a kitten becomes a cat, and when lamb becomes mutton. There should have been a legal decision on these matters years ago, but, so far as we are aware, there is not one in the books. These are just the sort of really imperial questions which should appeal to the Government, and we direct its attention to them.

Some of the newspapers have made a very low estimate of the intelligence of their readers. There is now no class of rubbish which does not find a place in them. The tastes of the nursery and the lunatic asylum alike are accommodated. There is garbage from the Divorce Court and slush from the gutter; there are lies, and cant, and inanity, and priggishness, and snobbery, and puffery, and all the rest of it. Lately there has been imported from America a species of journalistic genius known as a press agent, who is engaged by the proprietors of public entertainments to make friends with the papers. His business is to invent yarns, or put up sensations about which yarns can be written. The press agent and the conductors of the modern newspaper understand each other. It is practically a case of *carte blanche*. So long as the gentleman goes on advertising he may go on yarning, the only condition being that the yarns shall be readable copy.

Thus it comes to pass that we have this, that, or the other performer always before the public as hero or heroine, victim or martyr. Here we get a yarn about an actress being robbed of thousands of pounds worth of diamonds (this story is now taboo, being old); there one jumps into the Serpentine and rescues a boy and a dog. Then we read of one going to sing to a dying child, or leading a blind man across a road, or visiting an old woman in a cottage; or of some mysterious lunatic who has sent another letter to say that if she doesn't accept his hand, or his heart, or his bouquet, or his box of chocolates, he will spill his brains at her tiny feet; to-morrow we shall be told of another motor-ing down a lonely road on a darksome night, when a man who cannot be traced, sprang out of a thicket which cannot be seen, and fired at her bullets, which cannot be found. The whole business is getting too obvious and too cheap, and we respectfully ask our contemporaries to give it a rest.

It may be doubted whether any papers play the game quite so thoroughly as those owned by Lord Northcliffe. The other day the *Daily Mirror* had two columns on "Edna May's Plans for a Simple Life," alleged to have been supplied by Miss May and Mr. Lewisohn. Among other things, the great British public is informed that "the conquest of high society is, apparently, about the last thing that will trouble them. They will entertain their friends, of course, but to be a great hostess is not a destiny that appeals to Miss May. There is little doubt that the former 'Belle of New York' could hob-nob with society 'an she would.' She is the daughter of a postman, it is true, but the present Marchioness of Headfort is of even humbler origin, yet her guests now include the noblest in the land. One of the chief desires of the happy actress is that the big estate should include a home farm, and that she herself shall be responsible for the quality of her butter, cream, and eggs"—and so on. As to which all that needs to be said is that if the readers of the *Daily Mirror* and the lady who was

Miss Edna May like this kind of thing—well, then this is the kind of thing they will like.

Jane Welsh Carlyle, we remember, has a story in a letter of hers about one of the Carlyles playing cards while she was sewing in some other part of the room. Suddenly she heard a fearful din at the card-table, and saw a pack of cards flung into the air in mighty wrath. "Damn the cards! To hell with them!" exclaimed the hero of the scene. A few nights afterwards he sat down to play at the same table. After awhile Jane Carlyle turned to him and said, "But I thought you had banished cards to hell." "Yes," he replied, "but not this pack." What the game was is not made clear, but it could hardly have been whist, which till the other day has always been regarded in the most respectable households as being as innocent and unprovocative a pastime as darning holes in somebody's stockings. Alas! if the Northumberland magistrates are right, it is harmless no more, for four miners who were discovered playing whist in a public place have been fined under the Gaming Act on the ground that it is a game of chance, and not a game of skill. Whether clergymen, old gentlemen, and maiden ladies will continue to play whist for nuts now that it is declared wicked and illegal is a point on which we dare not offer any prophetic opinion; but, if they do, we warn them that when they die they will probably go to the same place as persons who play shove-ha'penny, pitch-and-toss, find-the-lady, or poppit. Where that may be is beyond our knowledge or our ken; we must leave it to the clergy to explain the precise geographical destination and the condition of the weather.

The *Westminster Gazette* is offering a prize of £50 for an essay on what would have happened if Bonaparte had won Waterloo. We are surprised to find a journal, which is usually so accurate, implying that he would in that case have overrun Europe again. But surely, beyond a little temporary inconvenience, the future would have been unchanged, for plenty of other enemies were waiting to crush him. It would be more interesting to inquire what would have happened if he had succeeded in his Moscow campaign.

A good deal of grumbling is being heard from retired military officers, who have been informed that their pensions are not to be regarded as "earned income," and must pay the full 1s. in the £. They say a pension is merely deferred pay, and would not be given at all if it had not been earned. At least that is the theory of the thing.

We protest against the intention of Oxford to confer a distinction upon such a cheap-jack of letters as Mr. Rudyard Kipling. Can the grave and reverend signors who are responsible for this error be acquainted with the nauseous prose and pot-house jingles which earned this man his notoriety? We trow not. But in that case a compliment to Kipling can only be interpreted as an expression of that blatant jingoism now so recklessly fed and watered by the real enemies of the Empire. We can well imagine that it will be very popular with the hooligans of Christ Church, but we trust that they will not express their jubilation too recklessly.

These Oxford hooligans, by the way, seem to possess a strangely distorted sense of humour. Christ Church (alias "the House") having won a boat race, these charming young gentlemen naturally decided that something must be done. Last time they had raided the college library, painted a statue scarlet and scrawled offensive inscriptions on the dean's door. They now noted that a pageant was being prepared, so a happy inspiration determined them to destroy it. We are rather tired of pageants ourselves, but we confess we never thought of breaking one up for purposes of cele-

bration. We did not even set fire to the Balkan Exhibition on our birthday. However, that need not damp our admiration for the cultured aristocracy of British learning. There was certainly something touching in their friendly recognition of the "pageant-master" when they discovered that he was an old Oxford man. They burned his pavilion and bicycle, but obligingly rescued his roll-top desk. After completing their work they gave three cheers for the mayor and the pageant-master and—the pageant, which must have been highly gratifying to all concerned. The question before "the House" now is "Who is going to pay for the damage?"

"The King's customary disregard for conventionality," said the *Daily Express*, "is strikingly portrayed in the above photograph, taken yesterday inside the Royal enclosure at Epsom." The photograph in question merely represents His Majesty engaged in conversation with Lord Rosebery. We admit that Lord Rosebery is a bit out of fashion just now, but we had no idea it had come to this.

We have no desire to dishearten our temperance friends, but, in the interest of truth, we are bound to call their attention to another disquieting incident affecting their movement. Somebody has said that the ugliest truth is more lovely than the most beautiful lie. We are not sure that we agree—but there it is. Well, the *Hospital* has recently been conducting an expert investigation into the effect of the moderate use of alcohol. And it has come to the conclusion that "this substance, when taken in quantities corresponding to moderate wine drinking, has a favourable influence upon the digestive processes, and must in every way be regarded as a proper and profitable constituent of the diet calculated to fulfil the exigencies of modern life." But this is not all. The *Hospital* has also investigated the effects of tea and coffee "and temperance drinks" upon digestion, and the result is all in favour of alcohol. Let our temperance friends, therefore, recognise the folly of extravagance. Let them be temperate. Let them fight against drunkenness rather than drink, and we will all help them.

What a weird, inconsistent thing is the Nonconformist conscience! A Mr. Barber, who is a draper, has been defending the "Living-in system." He says that the majority of assistants are under twenty-three years of age, and that "no man or woman of that age is fit to be let loose upon the streets." Whereupon Dr. Clifford comes down upon the luckless cranium of this protector of the morals of the not-very young, and says, "Mr. Barber ought to be sent to a monastery, and kept there. Does he think he can make people moral by putting them behind doors and bolts?" Hear, hear, most worthy doctor! But just apply the same reasoning to the drink and betting questions, and see where it will lead you.

But it really begins to look as though a broader spirit is dawning—even in Scotland. Look at the proceedings at the annual assembly of the United Free Church recently held at Edinburgh. In a discussion on the drink traffic, as reported in the *Scotsman*, a Mr. George Macdonald (elder) said he had known ministers who never preached the Gospel "until they had three inches of whisky in them"; whilst Mr. James Colthart, of Glasgow, said he could not sit and listen to what he considered a lot of mawkish sentiment. If they were to remain responsible men and women, not only responsible to their Maker, but responsible beings in society, he questioned the authority of any man to come and say to him, "You must do this and you must do that." He took whisky every day of his life. Whisky and other kinds of drink were blessings given by his Maker for the use of man, and if a man had intelligence and exercised his faculties, and considered that drink was beneficial, he said that that man was a foolish

man indeed if he abstained from it. Yes, "John Bull" is becoming a man at last.

Even the despised and much persecuted bookmaker is sharing in the benefit of the Larger Criticism. Here are the Scotch papers writing eulogistic articles about the late "Bob" Glass, a well-known Edinburgh bookmaker, who is described not only as a "respectable citizen," but also as a "generous subscriber to any deserving charitable object brought under his notice, and against whom no one ever had a word to say during a long sporting career." When puritanical Scotland gives the dead Bookie his due, there is hope indeed. We drink to the memory of Bobby Glass and Bobby Burns.

In these circumstances we shall not take serious notice of the campaign to taboo all books containing drinking incidents. A movement which would delete the story of the first miracle and many other Biblical incidents is not likely to catch on just at present.

A French paper has been telling us what it thinks of the Bishop of London. Here are a few choice bits of Gallic politeness: "He has taken it into his head to establish his reputation as a perfect imbecile. This gentleman abhors the nude. . . . Some cretinous prudes have revolted against what they call the immorality of the nude. They have started a crusade against the nude, with the bishop at their head. As soon as an individual has crammed his head with the idea that the nude is immoral, he is mad, irremediably mad. A douche of cold water is the only argument suitable to him. . . . But, you gloomy brutes, has it been or has it not been said that man is made in God's image? Then, if the nude be indecent, God must be so, too. You are therefore sacrilegious in your religiosity." The argument is sound, but might have been expressed more courteously.

John Bull's Biscuits.

AWARD No. 290.

For stating that certain marble slabs, supposed to mark the place where two martyrs were burnt in 1557, had been taken away by someone "who was ignorant of their presence on this historic spot,"

THE KENT EXPRESS
TAKES THE BISCUIT.

AWARD No. 291.

For informing its readers that during the recent famine in China "parents are exchanging their children to eat. Ten millions are needed,"

LLOYD'S NEWS
TAKES THE BISCUIT.

AWARD No. 292.

For stating that Pom "is entered in the Derby and St. Leger of 1980,"

THE DAILY CHRONICLE
TAKES THE BISCUIT.

AWARD No. 293.

For stating that the reason he advocated the abolition of barmaids was "that he would not like his own sister to be engaged in the trade,"

THE BISHOP OF LONDON
TAKES THE BISCUIT.

AWARD No. 294.

For stating that a man must be "obviously devoid of fatherly feeling" if he does not conscientiously object to vaccination,

G. BALLHAM (a *Daily News* correspondent)
TAKES THE BISCUIT.

A HEAVY FATHER.

BY HERBERT VIVIAN.

"The Life of Walter Pater." By Thomas Wright. London: Everett, 1907. Two vols. 24s.

Who was Walter Pater? most people will ask. He was a typical Oxford don, dull in conversation, depressing as a lecturer, shy, cowardly, morose and physically repulsive. If he was not mad, he was at best half-witted. Why on earth he should have been made the subject of at least three indifferent biographies since his death in 1894, a wizard would be required to tell. Why a patient, apparently educated bookmaker like Mr. Wright should find it worth while to ransack all the meticulous details of this desperately dismal life, only his publisher can mournfully reveal.

Let us search Mr. Wright's preface for an excuse. He is concerned to tell us that previous biographies were unsatisfactory. Mr. A. C. Benson, it appears, had not access to all the materials, and blundered over details which would only begin to assume importance if they concerned a great man. Another biographer, named Greenslet, is airily dismissed because he attributed "resiliency and speed" to some of Pater's work, though why resiliency need imply reluctance is not made clear. As for his own work, Mr. Wright tells us he has "spared no pains to be accurate," he feels for Pater a "sympathy bordering on love," he has tried to tell the truth without giving offence. Yes, but, as he very properly observes, "It may be asked 'What is the main interest of this book?' The reader who looks for desperate adventures will be grievously disappointed. Pater slew neither lion nor centaur nor ferocious sow." Now for the exquisitely modest answer: "No, the charm of this book—if charm it have—will be that it brings the reader into the closest possible relationship with one of the most distinguished writers of his day. Certainly it is crowded from cover to cover with good things said by Pater and his friends . . . wealth of anecdote and conversation."

"GOOD THINGS."

Before I discuss Pater as "one of the most distinguished writers of his day," let us turn over a few pages in search of all these "good things," and see how Pater was viewed by a man who felt for him a "sympathy bordering on love." The "good things" include every trifle which a person without any sense of selection has been able to collect: how he kept a cat and a canary, how he made flowers of sealing-wax until he burned his hand, and how his schoolfellows were nicknamed after animals. But perhaps the best thing of all is this illuminating extract from a friend's diary:

Friday, May 6th.—I arrived at Oxford from Canterbury.

Sunday, May 8th.—I heard Bampton lecture in the morning and Dr. Moberley in afternoon. I tea'd with Pater.

Wednesday, May 11th.—I walked about Christ Church meadows with Pater.

Thursday, May 12th.—I walked with Pater towards Godstowe.

Sunday, May 15th.—I heard a Bampton Lecture, and walked with Pater.

"SYMPATHY BORDERING ON LOVE."

All through the tedious tomes Mr. Wright harps remorselessly upon Pater's hideous appearance. As a baby, he "had a slightly misformed back, and was of a curiously unprepossessing appearance." At school he was "a thin, plain, hump-backed, prematurely whiskered, meditative boy. He had an overhanging forehead, deep-set mild eyes near together, a nose very low at the bridge, a heavy jaw, a square chin, and a curious malformation of the mouth." "Whatever his troubles at school, Pater had at least one distinct consolation. Notwithstanding his simious, hairy face and prodigious chin, there was one of his schoolfellows who was even plainer—a boy named Jones."

Of Pater at fifty we are told "He loved pictures; but there was one picture which always gave him pain—the one which he could see any day in the looking-glass." And again:

Pater's evasive glance was noticed by all his friends. He never looked a man straight in the face. Some writers have said that he had a military look. God help the British Army, and Britain, too, if its military men have Pater's physique and presence.

And this is "sympathy bordering on love." If I had not been told that, I might have imagined disgust bordering on detestation.

A SORRY HERO.

Mr. Wright also labours to proclaim his "sympathy bordering on love" by elaborating the abject cowardice of his shifty-looking hero. Pater seems never to have had a spark of manliness in him. If this were a romance instead of a biography, we should imagine that the intention was to portray an abjectly contemptible fool. Pater's school was "an ideal place for hide and seek!" Note the unctuous note

of exclamation. "But Walter never played that undignified game, or, indeed, any other game, except that of pretending to be a clergyman. . . . Pater had no sympathy with the sports of other boys. . . . While others were dashing about with torn clothes and glowing cheeks, he preferred to stand sheltered and undamaged in a corner with shivering frame and blue nose. . . . Though Pater had an ambition to learn to row, he could never at Canterbury be prevailed to adventure himself on the water; but he daringly determined if ever he came across a very small, very quiet and very shallow pond with a well-tested boat on it, to try his skill, be the consequences what they might." Naturally enough, he was not precisely popular with his schoolfellows, "and one day, for a reason not known—perhaps for no particular reason—a number of the boys set upon him near the Norman Staircase; and in the midst of the scuffle a ruffianly boy, whose name may be omitted, gave Pater a dreadful kick." Which proves that extreme timidity is not always the surest safeguard for a whole skin.

Pater was no happier when he went up to Oxford:—

Anybody might have thought he had just committed manslaughter. In slouching manner, with frightened air, and shoulders more than usually bent, he retraced his steps through the back quadrangle, past the Hall and the Chapel, and through the great Quadrangle into the High Street, too miserable to take any particular notice of the cupola with effigy of Queen Caroline.

THE TIMID DON.

A friend wrote at this time, "I am in much better spirits than Pater, who is now sitting opposite to me weeping." Much later, when he was a don, he used to slink along the road trying to avoid the notice of the people in the streets. The undergraduates named him "Judas" for his furtive looks. And yet there have been people who blamed Jowett for objecting to the idea of Pater as a proctor. The sympathetic, loving Mr. Wright is not one of these. "Probably a more unsuitable man for proctor," he says, "could not have been found in the whole University. The strengthless, irresolute Pater, followed at a respectful distance by a pair of 'bull-dogs' and doing the policeman's work of the University, would have been a sight both remarkable and rememberable." A story of an examination reveals his helpless character as well as his academical value. He had undertaken to pronounce upon the English essays for a scholarship. When the time came for his report, he announced that he had lost the list of marks. "Something, however, had to be done, so in order to stimulate his memory the names were read out in alphabetical order, and he was requested to recall impressions that he had formed. Pater shook his head mournfully as each was pronounced, murmuring dreamily, 'I do not remember,' 'It suggests nothing,' and so on. Finally they came to the name of 'Sanctuary.' 'Ah!' said Pater, his face brightening up, 'I can remember him—it was such a beautiful name.'"

THE STYLE IS THE MAN.

It might be imagined that Mr. Wright has merely disparaged the looks, courage, and practical side of Pater in order to give additional emphasis to his triumphs as a stylist. Not a bit of it. He is just as severe upon the style as he is upon the man. It is true that the preface calls him "one of the most distinguished writers of the day," but that is mere dust in our eyes like the protestations of sympathy and love. We are told that "his meaning is not always easy to grasp. Indistinctness pleases him. He goes out of his way to be indefinite. He will not put a thing in a nutshell and be done with it." "He became an unpleasant imitator" of Kingsley. "Charity is frequently absent from Pater's writing. Some of the best scholars in England have pointed to passages in him that convey to them no meaning whatever. . . . Of some of his sentences we failed to grasp the meaning until we had cut them into twos and threes and inserted brackets. He often splits his infinitives, he invariably writes 'antiquarian' instead of 'antiquary,' and he makes other minor calls on the charity of the more fastidious reader. . . . Nobody, we suppose, ever built up longer sentences than Pater. Some run to 160 words, and occupy a whole page of print." He dragged in foreign words unnecessarily, and would use words which pleased him quite regardless of their sense. In the same way he would compose fantastic sentences, and then plaster them in the midst of his writings, regardless of sense or context. No wonder that so lucid and fastidious a writer as John Addington Symonds exclaimed that Pater's style had "a peculiarly disagreeable effect upon" his "nerves—like the presence of a civet cat."

Had Pater been a noisy, self-advertising scribbler, one of the brazen images, like Kipling, there might have been some justification for Mr. Wright's attacks, though not for the Judas kisses which introduce them. As it is, the book is wholly unnecessary.

IN THE CITY.

GLANAMMAN COLLIERIES.

GOLD MINING PROFITS FROM A COALFIELD.

There is a little group of companies with which the Stock Exchange is unacquainted, but in whose shares many investors have been induced to acquire an interest by specious prospectuses widely circulated in the provinces, and by the recommendations of an *Investment Review*, a "fly-sheet," which does not appear to have any other object for existence. The British Industries Development Corporation, the East Arvon Slate Quarries, the Festiniog Slate Quarries, the East Peterborough Brick Company, and the Kingsdyke (Peterborough) Brick Company, are some of these more or less modest enterprises, which seem in the main to owe their inception to the fertile brain of a Mr. C. J. Easton. The Glanamman Anthracite Collieries, Ltd., is the latest, and it would be desirable if investors could obtain a little definite information regarding the results obtained by its predecessors before they accept the cleverly-gilded pill with which they are now being tempted. Some have been in existence for some years, but no official statements have been recently issued. There is no trace of dividends from or profits earned in the novel reference-books—or even in the friendly columns of the gratuitously-circulated *Investment Review*. In the promotion of these companies the same methods have generally been employed. Debenture bonds bearing 10 per cent. interest have been offered—the Glanamman follows this example, but will, in addition to paying the interest, redeem the bonds at 15 per cent. premium, and will give every subscriber of one debenture one fully-paid share. When promoters are so generous it is usually well to read carefully the small type of the prospectus. The property to be leased is only a little one of 42 acres, as compared with the 2,000 or 3,000 acres usual in South Wales, and necessary if working expenses are to be kept down by being spread over a large output. It is held for a lease of twenty years from September 29, 1903, by seven Welshmen. Thus sixteen years only remain—what of the precious four years of this short lease that have elapsed? The seven lessees make no statement of the profits they have earned, but they have carried through certain development work, and as a result of this—they are willing to sell lease, machinery, and all rights, for £1,250 cash, and £1,500 fully-paid shares! Mr. C. J. Easton is to construct a railway siding, and resells to the company for £6,500 shares and £8,750 in debentures or cash, according, we presume, as public subscriptions permit. Instead of definite particulars as to past profits, the directors state that "they are informed"—by the seven Welshmen or Mr. C. J. Easton?—that "a profit of 9s. to 11s. per ton" will be secured, giving a revenue of £11,250 per annum! The prospectus contains an impressive list of dividends paid in the boom year of 1906 by a number of colliery companies from Fife to Rhondda, but the fact is that the big Welsh collieries, with their enormous areas and low working expenses, regard themselves as very fortunate if they can average 1s. per ton profit over a series of years. On a property of only one-fifteenth of a square mile the profit per ton would be necessarily smaller. Those seven Welshmen know something. We should like to have their candid figures of the Glanamman Anthracite Collieries profit estimates framed by a promoter who evidently thinks he is dealing in an American gold mine rather than a Welsh coalfield. Failing more direct evidence, we must accept the shrewd hint given by the price they are willing to accept for the remainder of their lease, to acquire which the public is asked to support a company with a capital of £40,000.

PENN-WYOMING COPPER AND PRESS PUFFS.

We have recently received many letters from correspondents asking us as to the value of the Penn-Wyoming Copper Co.'s four shilling shares. It was somewhere at the end of June of last year that this Company made an issue of two millions of shares. The nominal capital of the Company is ten million dollars, in one dollar shares. Of these six millions were represented to have been allotted and paid for in the United States, and of the balance of four million shares in reserve two millions were "offered for sale at par,"

fully paid by the Universal Metal Company, Ltd., whose bankers, it was intimated, would receive subscriptions.

The first observation to be made upon this issue was that it seemed strange that if more money was wanted to work what was represented to be a proved and very valuable Copper proposition, owned by an American Company, that money was sought in the United Kingdom instead of in the United States. The common-sense explanation is that the shares are not of a kind that can readily be sold where the Company is known, but they have been very largely sold in this country under a system of extensive and ingenious puffing, by which the people in the provinces have been persuaded that they are of real value, and that constant and large dividends will be paid upon them. There is nothing in the history of the Company, or in the character of the people who have the control of its affairs here, to warrant such confidence.

It would be impossible, or, at any rate, much more difficult, for companies like this American Copper concern to get rid of their shares in the large quantities that are got rid of in the provinces here but for the assistance of a certain section of the Press, and among the London journals conspicuous by their advocacy of these shares is the *Sunday Times and Special*. We have referred more than once to the puffs of the Company that have appeared in this newspaper, and we may be permitted to express surprise that a journal of repute, owned by leading City men, and in flourishing circumstances, should, through its City editor, who is also a principal proprietor of the paper, stoop to puffing a concern of the kind. We will place in parallel columns the opinion of the Company expressed by American financial journals of standing, and that given in its latest deliverance on the subject by the *Sunday Times and Special*. Here they are:—

This company's shareholders are undoubtedly in hard luck. Its smelter has just been destroyed by fire. This is the third time that the property has met with a serious mishap. The "New York Commercial" comments on this occasion on the company as follows:—

"The company has been reorganised three times, and has gone through as many managements, each one being glad to turn it over to the new interests."

The New York fiscal agent who has recently tried to sell the stock of the Penn-Wyoming Company, said to a reporter of the above-named paper:—

"To many this unfortunate accident may carry with it an element of suspicion, but I am satisfied that the management of the company will be found to be blameless."

The only consolation shareholders may have ought to be the thought that they have lost money, even if fire would not have taken place. The company is overcapitalised, and the stock undesirable.—*The Financial World*, May 18, 1907.

Reassuring news is to hand from the Penn-Wyoming property. The work of rebuilding the smelter has commenced, and all available labour in the district has been called into requisition in order that no time shall be lost in restoring things to their normal condition. The construction of the railway is proceeding, and the connection with the Union Pacific is already completed. It is hoped to begin smelting simultaneously with the completion of the whole line. Meanwhile the spur is being constructed from the aerial train to connect up the Doane Rambler, and with this additional output the manager hopes to make up for any lost time. The output from May 1 to May 9 yielded the satisfactory profit of £12,240. News now comes to hand of new ore chutes having been discovered in the Ferrie Haggerty Mine.—*Sunday Times and Special*, June 1, 1907.

We leave it to our readers to say which is the more likely to be correct—the American journal, acquainted with all the facts of the position, or the London journal, content to take what the manipulators of the shares in this country choose to tell it—for the purposes of publicity.

CUNLIFFE, RUSSELL AND CO.

The Paris firm reply to our criticisms, and justify their prices. We have received the following letter:—

"To the Editor of JOHN BULL."

"June 8, 1900."

"Sir,—You have on several occasions referred to the securities upon which we have specialised for nineteen years past—i.e., premium bonds—and to our firm in connection therewith. While we are fully prepared to discuss the relative merits as a form of investment of premium bonds and the stocks and shares that are more familiar to the English public, we desire for the moment to confine ourselves to your criticisms of our firm, these, as it appears to us, being founded upon a complete misapprehension of the circumstances."

"Your principal exception is apparently taken to the fact that we sell premium bonds on the instalment system, with immediate participation in the drawings, and, together with our services, at a higher price than we ourselves pay when purchasing 'naked' bonds for cash. The difference between our treatment of our clients and that they would receive from any ordinary broker or dealer would appear to have escaped your notice. Nor do you appear to have made any allowance for the impossibility of our dealing with premium bonds as may be done with ordinary stock certificates; that is, wash our hands of them and of their holders the moment we had delivered the scrip."

"Being 'to bearer,' and known by numbers only, premium bonds require constant watching; the more so that the issuing bodies assume none of the responsibilities that a British corporation or company assumes towards the holders of its stock or shares. The holder of a premium bond, in the ordinary course of events, has to watch the drawings, scrutinise the newspapers for notices of any conversion, dividend, calling-in of bonds, etc., detach and collect his interest-coupons, produce his bond for redemption when drawn, etc. Until we founded our business nineteen years ago, this meant that the British or Colonial investor was practically barred out from all the advantages offered by premium bonds. The foundation idea, or *raison d'être*, of our business was, in fact, the organisation of such services in connection with premium bonds as would place any purchaser in any part of the world who was in touch with a post office upon a perfect equality with holders 'on the spot.'"

HOW to INCREASE your INCOME

STRIKING SUCCESS!

Write at Once for Pamphlet (post free on mentioning this paper.)

The City and Westminster Exchange, Ltd.

Stock and Share Dealers,

Queen Anne's Chambers, Westminster, S.W.

Telephone Nos. 867 Westminster, and 7763 Gerrard.

Telegraphic Address, "Stockwork," London.

"For the sake of argument we will waive the point that in selling bonds on the instalment system we give the purchaser the use of bonds bought with our money—thus locked up—whereby to speculate for a win of thousands of pounds for himself during the time (more than three years on the average) he is paying for these bonds by dribble. But, in addition to making him this enormous concession, we check the numbers of his bonds after every drawing in which they take part, print and post him the results of these drawings free of charge, pay postages on receipts, postages and registration fees on bonds, government stamps and receipt stamps, expenses of bookkeeping, etc., etc. And these services are not terminated by the delivery of the scrip, but continue until the last and most unlucky bond has been drawn without further charge of any kind whatsoever! This means that we must maintain an expensive special staff for an indefinite and possibly prolonged period of years, to carry out work in connection with bonds which the ordinary dealer would regard as done with once they had been sold and delivered.

"Apart from any question of a living profit for ourselves, it seems to us inevitable that these things should be paid for. Even if we were able to live on air, and ourselves consented to work for nothing, we have yet to find a way of persuading our printers to do the same—our clerks and bookkeepers to subsist without a salary, the various post offices throughout the world to carry our letters, receipts, lists of drawn numbers, advices of drawn bonds, registered packets of bonds, cheques and remittances for interest or prizes, and so on, without requiring us to pay postage thereon.

"When we were establishing our business in 1888 we were forced to consider this question of expenses. It was, as we have already said, impossible to treat premium bonds as mining shares, for example, are treated—i.e., deliver and have done with them. Anything of the nature of an annual payment or subscription was equally out of the question; this we proved by experiment. The only alternative was to take a leaf out of the experience and practice of the best insurance companies, and 'load' the prices at which we sold bonds with the cost of the services we render in connection therewith. That is to say, to sell premium bonds, together with our services, at net inclusive prices. In this way we are enabled to insure our clients against any further expense or liability whatsoever, and also to guarantee that our care for their interests shall be limited only by the life of their bonds.

"After nearly twenty years' experience we are absolutely convinced that we were right in doing as we have done, and we have the great satisfaction of knowing that the overwhelming majority of our clients are in agreement with us. If you were to investigate the subject thoroughly, you also would see that the difference between the market price of premium bonds and the price at which we offer them for sale is no more 'profit' than is the difference between the rent of a furnished house and the same house unfurnished.—We are, Sir, your obedient servants,

"CUNLIFFE, RUSSELL AND CO."

We are always ready to give both sides of any subject with which we deal; and if clients of Cunliffe, Russell and Co. consider that they get full value for the price they pay for their Bonds, it is not for us to say more.

"THE STORY OF LIFE INSURANCE."

We recommend this book to all who are interested in life insurance. It consists of articles undertaken at the request of the editor of "McClure's Magazine," in which periodical they were first published. The author is Mr. Burton J. Hendrick, and they have been generally recognised, says the preface—and we can well believe it—"by both the professional and non-professional reader, as the most successful attempt to elucidate a difficult subject." They contain a large amount of historical material which has permanent value, and which is unobtainable in any other form. They deal with American life insurance only, but the lessons they convey are of universal application. There are those in this country who suppose that it was only last year that the malpractices of leading American insurance companies—the Mutual, the Equitable, the New York Life—were brought into the light of day. As a matter of fact, the indefensible methods of these companies have been exposed again and again. Dishonesty in management, competition, reckless commissions to agents, enormous advertising expenses, for fifty years past these have been the characteristics of the American insurance companies best known in this country. When we remember the enormous businesses built up by these companies in the United Kingdom during the last quarter of a century it is strange to read that when Winston was president of the Mutual he was opposed to seeking business outside the United States. In 1873, Hyde, the founder of the Equitable, invaded Europe, and a few years later South America. Winston pointed out the dangers of the invasion, and declared that the Mutual would never follow suit.

"Other companies may go to the West Indies and Central and South America, but not the Mutual. It is not fair to introduce risks on bad lives, especially when exposed to deleterious climatic influences. The rate of exchange greatly interferes with the transmission of funds; executive powers cannot be safely deputed to agents, the customs and usages of foreign countries would often render compliance therewith a matter of extravagant cost. The home field affords enough scope for the exercise of whatever capacity and energy any company may possess."

President Winston frequently argued against the besetting sin of the modern life insurance company—the craze for size. "These accumulations," he said, "instead of being a surplus adding to the security of the general policy-holders, are simply unpaid, or deferred, dividends, withheld from the special beneficiaries, not to be directed to the use or benefit of the general policy-holder without a breach of trust." In

* "The Story of Life Insurance," by Burton J. Hendrick. (London: William Heinemann, 1907.)

The John Bull Investment Trust and Agency, Ltd.

Governing Director—HORATIO BOTTOMLEY, M.P.

The Company is prepared to undertake every description of bona-fide investment business. It does not, however, entertain "Options," "Margins," or other "Bucket Shop" methods of business.

Deposits of £10 and upwards received as under—

Subject to 1 month's notice of withdrawal, 5 % per annum

"	3	"	"	"	6	"	"	"
"	6	"	"	"	7	"	"	"

All communications to be addressed to—

THE SECRETARY, 4, Red Lion Court, Fleet Street, London, E.C.

other words, Winston objected to recognise every life insurance idea which the Mutual Company has since made its own.

Mr. Hendrick shows that during the last thirty-five years the history of American life insurance has been one of progressive degeneration. The people have forgotten the old ideals; they have abandoned good life insurance and taken up with bad. Eliezer Wright, of Massachusetts, Jacob A. Greene, of Hartford, and Amzi Dodd, of New Jersey, devoted their lives to making the American system worthy of a great nation, but the Hydes, and McClures, and McCalls, and their like, have degraded the whole institution. The most popular companies have largely ceased to do a life insurance business at all. Study the literature they circulate and you find the life insurance feature of their contents only incidentally mentioned. They talk little about protecting one's family, but much about savings banks, investments, guaranteed incomes, five per cent. Consols, and gold bonds. They ask you to buy their policies not that thereby you may provide financial protection for your dependents, but that you may thereby reap financial advantage yourself. They appeal, not to your sense of responsibility, but to your cupidity. They preach life insurance, not as a boon to the poor and defenceless, but to the fortunate and the rich. In a word, they have grafted upon the simple life insurance idea endless investment and gambling schemes, most of which are fallacies, and some of which are palpable frauds.

Mr. Hendrick's chapter on "The Great Tontine Gamble" is, perhaps, the most fascinating in a fascinating book. The inventor of this scheme of gambling on human lives was one Lorenzo Tonti, a Neapolitan banker, and one of the most conspicuous hangers-on of the Court of Louis XIV. Its first modern adapter was Henry B. Hyde, the creator of the Equitable, who in 1868 announced, with much expensive advertising, a new "discovery in life insurance." He flooded the country with circulars setting forth the "greatest reform thus far promulgated by any life insurance company." For an explanation of the system and what came of it we must refer the reader to Mr. Hendrick's pages. It was a blind pool, and it raked in the dollars. Hyde pursued his scheme so successfully, he accumulated such enormous funds, that the great majority of companies were forced to follow his example. Twenty years after he first adopted the Tontine system four-fifths of all the other American companies had followed suit. What came of it we saw last year, when they were laid bare. The laws passed as a result of the New York investigation absolutely prohibit deferred dividend policies. Thus they remove that opportunity for plunder which has corrupted so many men. They also prohibit subsidiary banks and trust companies, investments in stocks and participation in speculative syndicates by trustees and directors, and demand publicity concerning salaries and other details. They attempt also to treat with agents' commissions and the cost of new business. But, as Mr. Hendrick well says, the greatest evil they do not, and cannot, touch. They cannot insure the control of these enormous insurance companies by honest means. There can be no complete reform, whatever laws are passed, so long as the men who enforce them are untrustworthy.

"In the New York and the Mutual the leading trustees, under whose control all the abuses described above have developed and flourished, are still in control. In the Mutual Life men who have taken profits in underwriting syndicates at their policy-holders' expense still manage its finances. In the New York Life men who have tolerated falsification of records and the wildest agency extravaganzas have received a new lease of power. . . . Whether the present disclosures will end in lasting reform, or whether the previous experience will be repeated, depends

THE PEOPLE'S BANK.

Banking Accounts opened with £1 upwards and kept FREE OF CHARGE. Cheque books supplied.

2½ per cent. allowed on daily balances. 3½ per cent. to 5 per cent. on Deposits.

FARROW'S BANK LTD. (The People's Bank),
25, NEW BRIDGE STREET, LUDGATE CIRCUS, LONDON, E.C.
And at Brighton, Birmingham, Croydon, Norwich and Portsmouth.

largely upon whether the policy-holders take charge of their own property and cast out the men whose carelessness and dishonesty have been demonstrated."

There is no sign, as far as we can see, that they intend doing so, and the moral for English insurers is to have nothing to do with American insurance offices. We could wish that Mr. Hendrick's book were in the hands of every insurer. If it were, the American insurance offices would soon cease to do business in this country.

ANSWERS TO CORRESPONDENTS.

MINING COMPANY ADDRESSES.—F. J. (Aberdeen).—We cannot spare space to give you a list of the addresses of West African gold mining companies. You will find them without difficulty by looking up one of the books of reference, which are no doubt to be found at your public library.

OUTSIDE BROKERS.—A. S. (Elthorne).—If you deal with the firm in question you will—like another of our correspondents—have to add another letter to your initials. F. G. E. says he sent a shilling to some firm, whose name he forgets, in response to a circular offering copies of their Tables of Dividends for this sum. Perhaps some reader can give him the name of the firm, as he has not yet received the tables.

CARTER'S DEEP LEADS.—N. T. (Uxbridge).—Developments are pending.

THE WORKMEN'S COMPENSATION ACT.—BRANCORE (Stanstead).—It would be invidious to give the names of companies, as you suggest. All the leading ones are reliable in the sense of being financially strong, and so far as the life insurance companies go, there is a healthy competition, which enables the public to get much better value for their money than is the case in fire insurance.

THE PEARL LIFE ASSURANCE COMPANY.—NEW READER (Rhyll).—The answer to your question is in the affirmative.

£5 AND £20,000.—P. P. (Lambeth).—Throw all such rubbish in the fire.

BRITISH EQUITABLE BOND.—FENWICK (Liverpool).—We note that you have a British Equitable bond for sale, issued for £50, for which payment is made at the rate of 5s. per month, upon which you have paid £15, and for which you would take any reasonable offer.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—W. W. K. (Cardiff).—We cannot promise an article on this society, but we should be happy to answer any specific question. We thank you for your kindly references to JOHN BULL.

LAURENCE AND VINCENT.—A. S.—When persons send you papers in which they offer you "magnificent profits" and "guarantee" you against loss if only you will send them monies for "special deals" on the Stock Exchange, you should put those papers in the waste-paper basket.

SAXON STATE LOTTERY.—HOPEFUL (Birmingham).—(1) Have nothing to do with it. (2) The Liverpool Victoria Legal Friendly Society is of high standing.

LOAN ON REVERSION.—REVERSION (Manchester).—You should go to a good insurance office.

LYONS AND CO.—E. J. (Bournemouth).—We have much sympathy with your view of the matters to which your letter relates, but it is difficult to see the remedy. With regard to Harrods, we should like to have more particulars than those given us in your letter. Can you send them to us? You omit to put your address upon your letter.

INSURANCE OF HOUSE.—A. L. T. (London).—The insurance company you name is one of respectable standing, and the same remark is applicable to the building society mentioned by you.

INTERNATIONAL SECURITIES SYNDICATE.—W. N. (South Tottenham).—Have nothing to do with these people and their bonds. A. E. (Kentish Town Road).—Tell your lady friend not to be misled by the advertisements of these people, and not to send them any money.

PROVIDENT ASSOCIATION OF LONDON.—J. S. (Liverpool) has a bond of £350, on which he has paid £15 3s. 4d., and would accept £6 10s. for it. It has lapsed, but can be revived by payment of one month's subscription—namely, 15s. 2d. H. L. (Billiter Buildings) has a £400 bond (ballot section) on which he has paid £52, and which he would dispose of at a considerable discount. TARIFF (Shepherd's Bush) has a £1,000 bond, upon which he has paid £99 13s. 4d., and will take £75. P. H. G. (Kensington) has a bond of £300, for which he will take much less than he has paid in. BEX (Mile End).—You do not tell us what you would take for your £1,000 bond, upon which you have paid £156.

PRUDENTIAL INSURANCE COMPANY.—H. H. C. (North Kensington).—We regret we can be of no service to you in the matter. The company have their rules, by which they abide.

CALICO PRINTERS ASSOCIATION.—PRINTER (Highbury).—Yes.

PATRIOTIC INVESTMENT CORPORATION.—E. P. (South Tottenham).—We do not advise you to accept it.

BRITISH HOMES CORPORATION.—W. S. J.—We note that you have paid £32 10s. on your certificate, there being, in addition, a bonus allowance of 30s., and that you are willing to accept £22.

DISPOSITION OF SAVINGS.—H. A. G. (Brighton).—You want to know if it would be wise to take your £100 from the Post Office and lend it to the City of Brighton. Practically the security is equal, but you would get £3 5s. per annum as interest from Brighton, whereas the Post Office only gives you £2 10s. You may as well get the extra 15s.

ASSOCIATED NEWSPAPERS, LTD.—WILLIAM (Wood Green).—(1) It is surprising that the quotation is not higher, but there is certain distrust as to the permanence of the present prosperity of the company. We know of no good reason for selling. The company is still doing well. (2) We do not recommend purchase of the nitrate shares you name. The promised rise is in the highest degree unlikely.

LOAN UPON POLICY.—F. H. P. (Dublin).—It is impossible for us to tell you what your policy is worth unless you send us particulars.

FARROW'S BANK.—L. S. (Southsea).—The objects of the bank, as explained by its promoters, are excellent, but we have not intimate acquaintance with its financial position.

THE STOCK EXCHANGE INVESTMENT CORPORATION.—J. S. A. (Polekshields).—We cannot advise you to do so.

TWO SHARES.—J. T. W. (Whitby Bay).—There is no quotation for the shares, and the Transvaal shares are of little value.

GENERAL ACCIDENT ASSURANCE COMPANY.—W. A. L. (Limehouse).—Yes, we think so. It is very active in getting new business.

METROPOLITAN STOCK.—DEADWOOD (Leeds).—We see little likelihood of this stock rising "five or six points in the next month or six weeks." What with railway men's agitation, growing burdens, and increasing demands on the part of the public, the outlook for railway securities just now is not very exhilarating.

FOREIGN LOTTERY BONDS.—BOND (Jarrow-on-Tyne).—If you take our advice you will have nothing to do with the foreign lottery bonds to which your letter refers.

THE SAN PATRICIO NITRATE COMPANY.—F. T. (Westbourne Park).—The accounts for the year ended December 31 show a net profit of £14,865, to which must be added the balance of £3,167 from the 1906 balance-sheet, making the available sum of £18,483. The failure of the profits to equal the expectations based on the results of the first half-year's working is attributed by the directors to the enormous increase in prices of stores and provisions, consequent upon the earthquake in Chili, and the extra cost of labour. We should not sell at the present low price.

A. L. WISNER AND CO.—ALBION (Maldstone).—Have nothing to do with these people and their offer of Yankee mining shares "that will at once secure you a yield of 12 per cent. on your money, with every chance of a further rise." If the shares were worth having Wisner and Co. would not be trying to sell them in this country.

AMONG THE LAWYERS.

THE STATE OF BUSINESS.

In nominating a Committee to inquire into the state of business in the Law Courts, the Lord Chancellor has taken a step which will meet with the hearty approval of those interested in the quicker dispatch of cases down for trial, but the composition of the Committee leaves something to be desired. It consists of eminent lawyers, and of them only, the Lord Chancellor, the Lord Chief Justice, several other judges, the Attorney-General, and one or two other lawyers—most of them within sight of the Bench. There is not a single layman upon the Committee, and yet the presence of laymen is very desirable if the decisions of the Committee are to commend themselves to the public. For this congestion in the Courts, and how to get rid of it, is not a question only for the lawyers. It is necessary of course to have lawyers intimately acquainted with the procedure of the Courts, but it is hardly less necessary to have laymen. For example, two points bear closely upon the disposition of business, one the length of the legal vacations, and the other decentralisation. If the legal holidays of the year were shortened by a month, and the jurisdiction of the County Courts, was still further extended, the present congestion would be greatly relieved, but it is safe to say that the men who compose the present Committee, one and all, object to reducing the excessive holidays now enjoyed by Bench and Bar. Most of them are judges who, naturally enough, like as much holiday as they can get, and the rest of them are men who hope soon to be judges. So with the County Court system, none of them are anything but very luke-warm supporters of decentralisation, whereas both shortening the holidays and handing over much of the business of the High Court to the County Court would be heartily supported by laymen. Then again the Assize system is in urgent need of revision, but most of the judges like the tomfoolery attached to Assize Courts, would be heartily supported by laymen. Then themselves very little about the waste of public time, whereas laymen, business men, might be trusted to insist upon the absurdity of wasting weeks in Assize Courts in towns where there are few or no persons to try, not to speak of the injustice of keeping men in jail, often for months, waiting for the Assize.

THE BAR AS A PROFESSION.

Evidently judges and leaders of the Bar have not lost faith in their profession. "Amurath to Amurath succeeds." Almost every term one or other notable judge or legal luminary has a son called to the Bar. Last week, for instance, the second son of Mr. Justice Bucknill, the only son of Sir Frederick Pollock, whose family may be said to be hereditary lawyers, the second son of Mr. McCall, K.C., and the only son of Mr. Theodore Ashton, K.C., were duly gowned in stuff, upholstered in horsehair, and admitted to the noble roll. According to Mr. Gilbert, the best way to get on at the Bar is to marry "some rich attorney's elderly ugly daughter"; but with grit, brains, and the indispensable capacity for waiting, we believe the "getting on" can be done otherwise. No doubt many men cursed with the eternal want of pence have to do a little preliminary starving; but on the whole, perhaps, no civil profession offers such splendid prizes and rewards to those who are successful in it. And the gift which makes for success is not so much knowledge of law as knowledge of men, power of persuasion, and capacity for the rapid mastery and cogent presentation of facts. In a word, the kind of man who utterly fails at the Bar is probably the kind of man who would utterly fail in anything and anywhere.

ANSWERS TO CORRESPONDENTS.

All legal questions submitted to the Editor must comply with the following rules:—

- (1) Only one subject must be dealt with in each question, and only one side of the paper should be written on.
- (2) Each question should be as short as possible and should not be in the form of a letter to JOHN BULL, as the Editor, though delighted to receive the flattering remarks of his correspondents, has no time to wade through a lot of unnecessary matter before he arrives at the question on which an opinion is sought. Time is money.
- (3) Each question should have a short heading giving the subject of the inquiry, followed by the nom de plume of the writer and the name of the place (in brackets) where he resides. For form see replies below.
- (4) Anonymous questions will not be answered. Every question must have the name and address of the sender written on the back.
- (5) Correspondents should keep exact copies of all the questions they send us in case we reply by reference to numbers.

CHEMISTS' WINE LICENCES.—F. W. S. (Leeds).—You are entirely in the hands of the magistrates.

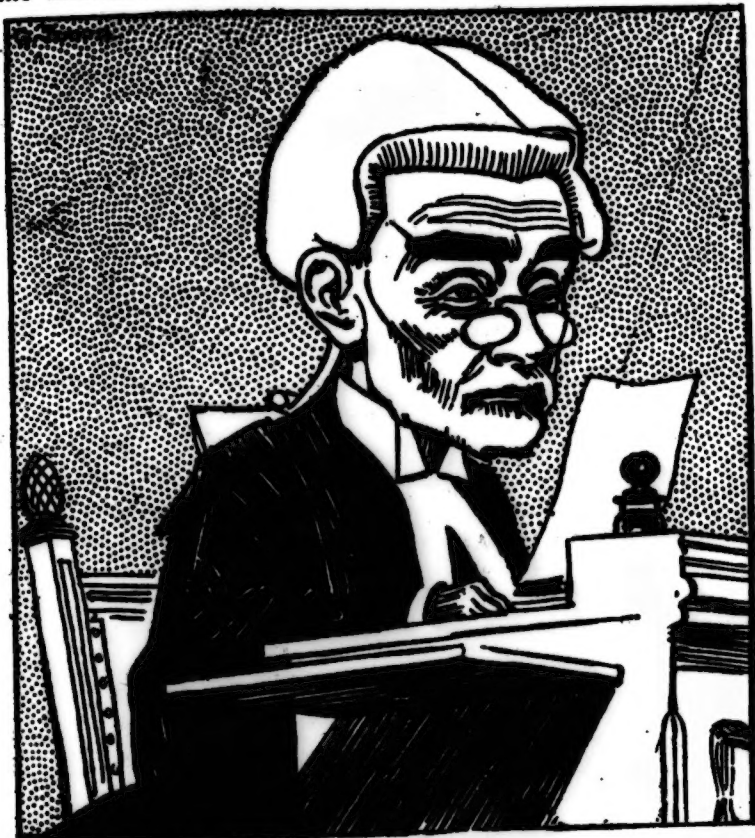
THE CAMBRIDGE LITERARY SOCIETY.—H. J. T. (Lewisham).—It would be very difficult to ascertain the truth as to the submission of the manuscript, but you should insist upon its return.

G. AND J. MACLACHLAN.—G. B. (Glasgow).—As no shares were offered to the public the point does not arise.

OUR JUDGES.

IV.—MR. JUSTICE RIDLEY.

Frequently during Term time, at morning, mid-day, and evening, there may be seen walking through the Temple, to and from the Law Courts, a thin, elderly gentleman, with small features, short grey beard and moustache, keen yet kindly looking eyes, but with none of the striking characteristics which mark many eminent men, and sometimes cause the passer-by to be impressed with the mysterious something we call personality. The ordinary looking gentleman referred to is Sir Edward Ridley, Judge of the High Court, a slim man physically and a small man judicially, although it must be said in his favour that he has grown a little in legal stature since his appointment to the High Court Bench, now more than ten years ago. Fortune smiled on his birth. He was not born in some humble dwelling of middle-class parents, but with the proverbial silver spoon in his mouth, and amid the palatial surroundings of the ancestral seat, Blagdon Hall, Northumberland, in 1843, his mother being a daughter of Baron Parke, and the Judge claims among his forbears both the martyred Bishop Ridley and Lord Eldon, perhaps the greatest and yet the most dilatory of English Chancellors. Having survived the infantile ailments common to all, he was sent to



MR. JUSTICE RIDLEY.

Harrow, where he early imbibed that love of the classics which he afterwards developed so prominently at the University. Having passed through the curriculum and the playing fields of Harrow, he became an undergraduate of Corpus Christi College, Oxford, and in 1864 took a First-Class in Classical Mods., and *Litteræ Humaniores* in 1866, and he finally completed his University career by becoming a Fellow of All Souls. Being a younger son, he decided to follow a profession. He chose the Bar, and was called by the Benchers of the Inner Temple in 1868, and went the Northern and the North-Eastern Circuits. His practice at the Bar was not extensive, nor was his career brilliant, though his family influence procured for him some work, so he decided to take that further step so important to the barrister who has social standing and influence—entering Parliament. Accordingly Mr. Edward Ridley, barrister-at-law, succeeded in ingratiating himself with the free and independent Conservative voters of South Northumberland, and was elected to Parliament in 1878, two years before the great revival of Liberalism, for he vanished from the Parliamentary arena in 1880. In 1882 he married Alice, second daughter of Colonel Bromley Davenport, M.P. His services, however, to the Tory Party were not forgotten, and he was rewarded six years later by his appointment in 1886 as an Official Referee, the work of which office he did as quietly and, on the whole, satisfactorily till 1897. It is a great thing for a man, especially if he is a member of the legal profession, to have a brother who is a Cabinet Minister. The elder brother of the Official Referee was the Home Secretary in 1897, when a vacancy took place on the High Court Bench by the retirement of Mr. Justice Charles. To the astonishment of everyone, lawyer and layman alike, the late Lord Chancellor, who has chosen and called so many

to high stations during the last twenty years, brought Mr. Referee Ridley from the obscure but useful tribunal over which he presided, and placed him in the seat of the mighty on the High Court Bench. In due course he received the honour of knighthood. The appointment caused a good deal of heartburning and much severe comment from the leaders of the Bar, and (it is whispered) also from some distinguished members of the Bench; but when once an appointment is made, the profession are tolerant and not at all unkind toward the one promoted, and the success or failure of each judge depends upon himself alone. While Sir Edward Ridley is learned in classical lore, having in his earlier days written and published a valued translation of "Pharsalia," he cannot with truth be said to have ever been profoundly learned in the Law, and much that he once knew he appears to have forgotten during his ten years of obscurity as Official Referee, and consequent absence from the legal training school of the ordinary Law Courts. Mr. Justice Ridley was not, and is not, a strong man. Like most weak men he apparently desires to appear to be strong, and only succeeds in being sometimes rude; hence not only in some cases are his legal decisions unsatisfactory, but his method of dealing with facts leaves much to be desired. He often jumps to a conclusion in an unjudicial way, and thereby creates many disagreements with counsel. There have probably been more "Scenes in Court" in connection with Mr. Justice Ridley than with any other judge on the Bench. Most practising barristers will talk of their "row with Ridley." He is no respecter of persons, and can be as startlingly impolite to a leader like the suave and popular Montague Shearman as to the humblest and most obscure junior. A case some time ago is typical of the man. Counsel had cited a case from the Law Reports upon a point of law which was binding upon any judge, and submitted that the case decided the matter in dispute in his favour.

"Oh, not at all," said the Judge.

"Well, my Lord," said counsel, "the decision of the Court of Appeal I have read is good law, and is conclusive."

"I don't care anything about your case nor your law, I decide against you," said Mr. Justice Ridley. Is it to be wondered at, therefore, that not very long after his appointment seven consecutive decisions of his were reversed by the Court of Appeal. It is only fair, however, to his Lordship to say that he has not sat on the Bench ten years for nothing. If his past record could be wiped out, he would be considered a mediocre, but by no means an incompetent, judge. Sitting "in banco" he has lately distinguished himself by more than one judgment, and sometimes a dissenting judgment, which has commended itself to the legal fraternity. But his fatal want of tact, and, to put it plainly, sometimes want of manners, will always prevent him being either a good or a popular judge. Yet all the time he never intends to be discourteous. A man of nervous temperament, he tries to be firm, but succeeds only in being brusque. Just as Lord Coleridge has gone down to legal history as the judge who asked, "Who is Connie Gilchrist?" so is Mr. Justice Ridley known as the man who had "never heard of Horatio Bottomley." It was in the same case in which he gave utterance to the above expression that he informed an astonished Bar that he owned no stocks or shares, never read a financial article in a newspaper in his life, and never read the newspaper reports of trials or actions. The Judge is not given to joking, and there is no reason to doubt his pronouncements. They explain, however, to some extent his want of success as a judge, and show a personality curiously out of touch with the every-day world.

In private life he is esteemed by his friends as a kindly and courteous man of gentle manners and literary tastes. He is fond of golf, cycling, and shooting, and is sometimes to be seen enjoying the drama. If after his twenty years' service of the State as Official Referee and Judge of the High Court, he presently elects to spend the afternoon of his days in scholarly retirement, the profession and the public, even those who may have suffered at his hands, would say that he had chosen wisely, and would wish for him many happy and peaceful years of life among his books and manuscripts.

MESSRS. JOHN KNIGHT, LIMITED, have recently placed upon the market a new preparation which they have christened "Shavallo." It is an excellent shaving soap, lathering freely and not drying on the skin. Being put up in neat, flexible tubes, the user can easily hold the stick in position when applying it to the face.

Mrs. PANTON, Authoress of "Kitchen to Garret" and "Nooks and Corners," can now be interviewed by appointment at her studio, as under, to advise on all schemes of Decoration and Furnishing, and invites all her old clients to communicate with her.

If You Desire An Artistic Home, send at once for Mrs. Pantan's new booklet, entitled "Short Cuts to Comfort." Explanatory pamphlet free, or for booklet, send six penny stamps to Mrs. Pantan, 17, Lombard Road, St. John's Wood, N.W.

AMONG THE MUMMERS.

The Young Person and the Old.

May I whisper in the callow ear of Mr. Edgar Jepson? That bright and instructive writer has been searching vainly through the realm of good King Edward for The Young Person of pious tradition. High and low has he looked—at the Court Theatre, at the Gaiety, and at the Tivoli. He doubts her existence. This is the beginning of wisdom, but it is not all. The Young Person as pictured, the doubtful offering of Mrs. Grundy, does not exist, it is true; the great point is that she never did exist, in this country or any other. She was a figment of the wonderful brain of Mr. W. S. Gilbert, one of the few modern wits who is assured of immortality, but a man of astonishingly chaotic moral sentiments. There has never been a more cruel and mordant and audacious humorist than Mr. Gilbert; yet on questions of sex he has walked always in fear of a fictitious innocent in white muslin and pink bows.

Demi-Vierge and Demi-Ange.

Marcel Prevost saw the Young Person as Demi-Vierge; Mr. Gilbert as Demi-Ange. Both saw her as a humbug, which is just what generally she is not. Of course, the Old Person was the real terror, not the Young Person at all. But at the theatre, as in most other places, candour is the chief of crimes; and, vide Mr. Harry Randall, it is poor pa who pays for the seats, and dear mamma who makes him pay. Neither of them may be accused of hypocrisy without offence; and so certain artful cynics, following the lead of W. S. G.—most artful of them all—have invented "my daughter," the Young Person who knows nothing and must hear nothing, lest her unspotted soul be snatched before its time. Only the other day we had the moving picture (which ought really to have been taken for the Alhambra biograph) of Mr. Gilbert standing solemnly before an audience of grown-up people and thanking Heaven that he at least had never written a line for the stage that could raise the blush of a single bun-shop girl, or a solitary barmaid, or a lady at Peter Robinson's, or the Three Little Maids from School. It was a beautiful and touching scene, and I was on the verge of tears. Then I remembered that before he became a playwright Mr. Gilbert was a player, and that he had grown gradually into a splendid humorist, and I recovered myself. The fact of the matter is that if ever she was really feared—which I doubt—the Young Person ought never to have been feared.

The Silly Old Times.

The Young Person of to-day knows more of the world when she leaves school than her mother did when she was married, just as that mother knew more than her mother at the same age. I welcome the change entirely. For ignorance is weakness, and weakness breeds vice; knowledge is strength, and out of strength is born all the virtue that matters. It is the Old Person against whom the reformer has to fight ever and always; it is the Old Person, or the Young Person with a precocious brain—an old temperament, that is to say—who is a danger and a nuisance to the essentially clean-minded community at large. No Young Person who is sound of wind and conscience troubles to call for the suppression of living statuary, or other forms of amusement which do not amuse her but may amuse others; it is the Old Person, whose soul is "further off from Heaven than when she was a girl," who fears that it may be moved still further away by seeing La Milo or hearing the musical glasses, who protests and demonstrates against other people's liberty to see what they like and to abstain from seeing what they don't like. The Old Person may wear a clerical collar and a smug visage, or a number nine smile and shooting clothes or spectacles, Jaeger blouses and large boots; it does not matter. When he or she—the Prude is really a separate sex, like the curate and the actor—raises aloft the banner of Stiggins, it is because she is less wholesome than the Young Person she professes to protect, not more so.

The Modern Girl.

The modern girl, be she on the stage, or in the bar, or at the shop, or behind the typewriter, is, as a rule, better able to take care of herself than the Bishop of London is able to take care of her; as a rule she is wisely virtuous, despite her womanly independence, her latchkey, and her "Brighton" hats. She fills our best theatres; she approves our best music-halls and concerts; and there is no vice in her. She knows much of the wickedness of the world, but (decent girl that she is) she does not parade her knowledge gaudily about the town. Would that the Old Person were half so good, and half as discreet; London would soon be so much the pleasanter place in which to live. "Even Mr. Pinero could not have taught Juliet anything she did not know," says Mr. Jepson; and Juliet has stood for centuries as the ideal of feminine charm and beauty. Indeed, it is

the women who knew most, and were yet most womanly, who have interested us most in history and fiction; only they dispute the romance of the past with the brilliant courtesan. The Old Persons, male and female alike, as they say at the theatres, "have ceased to attract."

"An Actress" Rampant.

That perhaps is the secret of "An Actress" who has caused some fuss by writing an article in *The Grand Magazine* on "Why I Failed on the Stage." I confess that I doubt whether the writer of this latest denunciation of the women of the theatre is a woman at all. If she is, I imagine her as one of those women who, reared under the ridiculous and enervating wing of the Old Person, became convinced of the "immorality" of her new environment before she had time to understand it. The stage was never quite respectable to all: only a little bit of it is so to-day, although much pretence is made to the contrary. Society is no longer respectable either; that is why society and the stage have come closer together in recent years. Formerly the Big People had nothing to do with Bohemia, except to throw a few pounds to a silly poet in return for a flatulent dedication, or something of that kind. Then Society found that it was dull; and it wanted to be amused. It found the tame actor willing to amuse it for nothing, or, rather, for good dinners, week-ends, and other polite forms of patronage. Then peers began to marry, instead of merely having *affaires* with ballet girls, and the whole thing got mixed up. The theatre, in simple fact, has been always as moral and as immoral as the peerage, which is to say just as moral and immoral as other sections of society in which some have more money than sense, some more sense than money, and the rest very little of either. The human race, maybe, are a naughty lot; but in matters of sex I have found actors and actresses no worse than stockbrokers and lady clerks—indeed, if anything, a trifle more discriminating.

The Struggle to Live.

I agree with "An Actress" that it is a hard thing for a girl without money or friends to get to the top of the dramatic tree; but it is equally hard for a girl similarly placed to become a leading milliner, or a wealthy and successful personage in any other business without losing much of her character that she would like to preserve. The way to fame and fortune is paved with abandoned ideals. Only inexperienced fools, or prosperous rogues, tell us that there is "plenty of room at the top." There isn't; and there is no room anywhere on the stage in England at present for the girl who has little beyond her class prejudices and lack of training to sell. The profession is overcrowded with such women, and they keep the limelight off many other women who are too busy trying to make a living and realise some of their artistic ambitions to worry about the incidental knocks that go with these tasks. I advise average young women, when they ask me about the stage as a profession, to learn typewriting and shorthand and a couple of languages, instead of trying to get into the Academy of Acting—or, as they prefer usually, direct on to the "boards." There are a dozen ways of making a bare living more surely than, and just as easily as, on the stage. But so long as there are brainless, coddled girls who like pretty dresses and ugly jewellery above all else in the world, so long will there be cads called "nice boys," or "managers," or "agents," to "prey upon them," to offer them what they want for all they have to give. No crying out in the "Grand Magazine," I fear, will stop this branch of the "White Slavery." The Old Person, were he not an old fool, might do a great deal to that end by educating his daughters sensibly. No girl should go on the stage unless she has been taught an alternative way of earning her living. In case, like "An Actress," she prove to be a chronic failure as an artist, she should be able to make both ends meet as a workwoman.

Companionship and Morals.

Bound up closely with the matter of women's morals on the stage and off, is the question of companionship for girls in the great towns. The temptation to take risks for congenial entertainment is not confined to unsophisticated young ladies. Some of us are very human. Mr. Bernard Shaw said to a smart gathering of women the other day: "I will bargain to reduce your moral character 90 per cent. by just turning you on the streets out of a job!" There is high wisdom here. Let the anti-barmaid faction consider it and repent. No less serious is the possibility of danger when high-spirited girls fresh from sociable homes are cast loose in London after, or between, their working hours. That is why organisations like the Esperance Working Girls' Club deserve every encouragement. A friend of mine the other evening heard the members sing some of the fine old folk-songs collected by Mr. Cecil Sharp, which they had spent many happy hours in practising. Music and dancing are both encouraged at the Club, which seems to be run on exceptionally enlightened lines.

THE HURLY BURLY

XI.—IGNORANCE AND THE DERBY.

By THEODORE DAHLE.

The streets were full of people the other day; I mean they were fuller than usual. I could not see the houses on the other side of the way for them. I dare hardly cross the road. Within five minutes there passed Kennington Gate 40 chars-à-bancs, 30 wagonettes, 2 coaches, 4 omnibuses, 8 motor cars, 3 taxies, and 12 cyclists—all counted. The vehicles, like the roadway and the pavement, were full of people, though I missed the clergy; people who laughed, and cheered, and shouted, and sang the songs which reach our hearts, and cast pennies into the gutter that little boys might be enriched. They wore clothes all the colours of the rainbow and hats all shapes for Sunday. For a whole year I had not seen such a hurly burly, such a medley of feathers, high heels, macintoshes, overcoats, umbrellas, 'appy 'Arriets, cold, rain, wind, and whisky. Until I asked a policeman I thought it was a demonstration against the House of Lords. "No, sir," he said. "It is a Sunday School treat."

I learned that this procession was moving unerringly towards a horse race somewhere Epsom way. I have never seen a horse race (on my honour as a gentleman), and it is incredible to me that human beings should make so much commotion about one. For fleetness of foot, for capacity of endurance, for strenuous endeavour and unswerving purpose, nothing that has ever been presented to me as a superb spectacle of rivalry in the locomotion of the vertebrates can beat a cat race. Give me a terrier and half a brick, and I will back the cats in my back garden against the noblest steed that ever pulled a 'bus. At one moment I have seen nine cats sitting on my flower beds; at the next they have jumped a nine-foot wall, climbed a tree forty feet high, and sang pathetic ballads on the tiles nineteen houses away. If there is any horse which can beat that record I shall be glad to hear of it.

As I understand it a horse race is an entertainment devised to encourage the speculative instincts of gentlemen unable to find the winner. In connection with the entertainment there appears to be a system of finance known as backing your fancy. That is to say, having carefully studied the great writers in the ha'penny papers, or sought information from persons who do not know, you select a horse which you think will win. Then you immediately go to somebody who believes it won't, and stake your last shilling and your only shirt on the result of the race, on the understanding that if the horse which you have chosen wins you will receive back large payments, and your shilling and your shirt besides. In due course all the competing horses are assembled, and toe the line. The referee fires a gun; the horses run round a ring; and when the referee chalks up on the slate the name or number of the winning animal, it is the one you should have backed, but didn't. Therefore the man with whom you deposited your last shilling retains it for his personal expenses, and when your wife looks round on washing day for your only shirt she cannot find it because it isn't there, the gentleman who has the shilling having the shirt also.

I have heard it said that at the recent horse race the favourite was an animal called "John Bull," run by the felicitous editor of this great organ, but I do not know of my own knowledge. They tell me that this proud and prancing steed was the first to cross the line, and would inevitably have won but for the fact that the other horses got in front, and effectually spoiled his chance. I cannot think that this was fair; they should have stayed behind till it had arrived at the end of the journey, then they could have come in afterwards comfortably and without unnecessary exertion. In the result a horse of the name of Orby, owned by an industrious American politician whose name New York will not willingly let die, happened to reach the winning post first. This was not so much because it was the best horse, mark you, but because it could run faster in a forward direction, a movement in which it had evidently specialised. My friends tell me that if the race had only been run backwards "John Bull" would probably have won easily, and they would have been hundreds of pounds in pocket.

What I notice is that the vast majority of the people who went in procession to the horse race did not appear so happy

on their return. Their faces looked sad, as if they had lost something. The smile that won't come off was not on. They appeared to be reflecting on the vicissitudes of fortune, on the ups and downs of life, on that sorrow's crown of sorrow which, according to the poet, is remembering happier things. They did not sing. The full, rich music of their hearts had died away. The joyful jest was withered on their lips. The feathers were out of curl. The whisky was all consumed. And as I gazed on the unfestive scene there came into my mind the pathetic words of Mr. W. S. Gilbert—

After the rise the fall,

After the boom the slump,

After the fizz and the big cigar,

A cigarette and the hump.

I do not profess to understand the underlying subtleties of this change. But there it was, vivid, impressive, tragic in the fading light.

THE Dixon Institute is founded to treat a very old subject in an entirely new fashion. Salesmanship is the theme of its course of studies. The term is suggestive of topics which enter into every phase of business, and appeals to directors of collective selling establishments no less than to every individual engaged in them. Trade-building, advertising, credits, costs, competition, and management are among the general subjects handled, and the course gives special attention to the "personal equation" of business-getters and the qualities which fit them for success. Mr. Dixon, to whose enterprise the Institute owes its origin, claims to have grouped the studies into a scientific, terse, and practical form, upon the basis of individual tuition. Interested readers should write for full information to the Secretary, Dixon Institute of Scientific Salesmanship, 193-195, Oxford Street, London, W.

THE

ORIGIN OF BALDNESS.

Of Hair Discoloration, and of other Disorders of the Scalp and Hair.

"Different causes, the same result, but not, O surely not! different causes, the same remedy."

Many people are unaware that hair disorders, such as baldness, greyness, scurf, and irritation of the scalp are the result of many different agencies and conditions.

You are losing your hair—your neighbour is losing his!

Yet both cases may be entirely different as far as the "cause" is concerned, although the "result" is precisely the same.

YOUR hair may be too dry. The oil-glands of the scalp are not performing their work properly. Consequently, the hair has become brittle and badly nourished, is breaking off, and falling out.

HIS hair may be too moist. The oil-glands are working too well. His hair has become greasy and sticky. It is soft, and is rotting away. It is being strangled by scurf-accumulations, and is also falling out.

Or the cause of the baldness in YOUR case may be an enlargement of the hair-bulb, in HIS atrophy of the same. Or may be the follicles in which your hair grows have become too large, and are allowing the hair to drop out, whilst in his case they may have become too small, and are squeezing the hair to death.

Different causes you see, but the same result.

Many men and women, however, make the mistake of choosing their remedy according to the "result," and not according to the "cause." They ask for something to cure baldness, which is only the "result," and do not stop to find out what the cause of their baldness is, and to apply the appropriate remedy.

No wonder so many fail to restore their health to its original strength, colour, and luxuriance. The "restorative" (?) they are taking may be just the wrong thing for their particular hair condition.

You must know something about your hair before you can restore it to health. Write to Mr. Warner Oliver, the consultant in diseases of the hair, of 4, Holles Street, Cavendish Square, London, W., explaining the condition of your hair, and why you are not satisfied with it. He will then send you, free of all charge or obligation, a copy of his popular work on "The Hair and its Disorders," which will give you the information you require.

This book contains no advertisement or puff of any so-called hair restorer. It is purely a treatise on the hair, which you will find most interesting and useful to you. Please mention JOHN BULL in your application, and state whether you are Rev., Mr., Mrs., and Miss, or titled, so that the book may be correctly addressed.—ADVT.

JOHN BULL OVERSEAS.

NOW READY.

Price THREEPENCE. By post 4d.

At All Newsagents and Bookstalls.

OFFICES:—4, RED LION COURT.

OPEN LETTERS AND POST-CARDS.

To Harold Pape, B.A., "Mexico."

Sir,—I have read the report of the final stage of the Bryce divorce case, in which you figured as co-respondent. I am glad the jury's verdict is what it is, not for your sake, but for the woman's sake. No gentleman would put a married lady in the position in which you placed Mrs. Bryce; nobody but a fool, even though he were a cad also, would have written such letters as yours to her. Fools will write, and women will keep. You knew the danger to her and yourself. Yet you went into it with your eyes open, and hopelessly compromised her in the eyes of her husband. I cannot find a spark of honour in anything you did—or refrained from doing. For goodness' sake, go back to Mexico, and at least try to play the game—and take the "Ap" twaddle with you. I should think that after this all decent women will make a point of giving you a wide berth.

JOHN BULL.

To Algernon Ashton, Esq., Tombstone and Epitaph Inspector, Hamilton Gardens, London, N.W.

My Dear Algy,—I note your matured conviction that of all the crack-brained rules with which the British House of Commons is encumbered the one which compels a member to wear a hat and be seated if he wishes to raise a point of order after a division has been called is surely the most senseless and inane. It is certainly hard on the member who is not within reach of his chapeau, and cannot get one unless it is either five sizes too big or six sizes too small. In the first case, it is like wearing an umbrella, and in the second, like wearing a jampot. But then the House of Commons is but an institution to while the time away, and if it cannot amuse itself in one way it will certainly amuse itself in another. The hat trick is quite as much appreciated in the House as it is in the cricket field.

Why not come into the Commons and try to alter the rules of procedure yourself? You would not be the first great man who has performed in that galley, and, 'pon my word, I don't think you would be the last. But I warn you that as soon as you moved to eliminate the hat trick some Tory party or Liberal party would at once rise, place one hand on his hip, and the other on his palpitating bosom, and declare, in passionate and reverberating tones, that you were endeavouring to undermine the throne, the altar, and the constitution; and on a division I can assure you that you would not have sufficient supporters to make a procession. But take my advice, Algy. Don't worry about the House of Commons. Go on enjoying yourself among the tombstones, for that way your glory lies. By-bye.

JOHN BULL.

To Miss Edna May, London.

Ma Cherie,—Some marriages are made in heaven, and others are made in the Registry Office. I hope, however, yours will do just as well as if it were made elsewhere.

There is a picture in one of the papers of the £150 worth of dainty footwear, with jewelled buckles, which you have ordered as part of your trousseau—white dress shoes and pink dress shoes, blue dress shoes and green dress shoes, grey dress shoes and black dress shoes, yachting boots, and antelope boots, and riding boots, and what not. I suppose there will be a larger-sized picture of the rest of the wardrobe, by-and-bye. Meanwhile, the rapturous eyes of the great British public are gladdened by the photograph of horny-handed sons of toil making fifty pairs of shoes and boots for your twinkling feet, regardless of expense. There are people in this world who get married provided with one extra pair of boots, yet you never hear of anybody wanting to photograph the boots. The utmost glory which can attain unto them is to become an exhibit in some cobbler's window when they have been half-soled and heeled.

I read, ma cherie, that your size is between a 2 and a 3, and that you wear high heels. I do not suppose the size would have been referred to if you had measured between a 9 and a 10. Still, because you wear between a 2 and a 3 it is not to say that when you get married you will not put your foot down and keep it there. A little foot sometimes goes a long way. With the best of all good wishes, dear Edna, and especially hoping that you will be happy ever after,

JOHN BULL.

To Tindal Atkinson, Esq., K.C., 2, Tanfield Court, Temple, London.

My Dear Tin,—Just read in the papers that the Government intend to appoint two more Judges, and that you are going to be one of them. The papers are often wrong, particularly the ha'penny ones, but it would not be a bad idea on the whole. Besides, you should have a good chance, being Recorder of Leeds, where the Attorney-General comes from. There may be lawyers more learned, and a great many more showy, but few there be of bigger stature, and more genial heart. You have a way with you, as they say, and I really hope you will get the job, if any. Good luck!

JOHN BULL.

To La Milo, Coventry, Warwickshire.

My Dear Living Picture,—Glad to hear that you have been selected for the rôle of Godiva for the Coventry pageant. Shall be glad to have a photograph of you in the frock you intend to wear on the momentous occasion. I cannot yet discover whether it is to be of enamel or muslin, or something to keep out the draughts. Will the fee be substantial, or are you Godivaring in the cause of charity and the beaux arts? Charity, you know, covers a multitude of sins. Be sure and take an umbrella. You never know.

JOHN BULL.

To Signor Caruso, Covent Garden Theatre.

Dear Sir,—Allow me to congratulate you upon your most recent advertisement. I mean, of course, the contract by which you are to draw £40,000 per annum in return for eighty performances. (Correct me if I am wrong; my information, coming from a halfpenny daily, may be sworn *at* but not *by*.) It is a magnificent wage, and—in our sporting parlance—it represents a "monkey" for each appearance. By the way, speaking of those interesting "ancestors" of the human race, do you purpose continuing your zoological investigations in this country? I note that you have paid your fine—under protest, of course—and I don't blame you—for protesting. But it was an excellent "ad." wasn't it?

I have not been to see and hear you yet, but I observe that the *Star* critic recently remarked respecting your glorious self, "His acting, too, was characterised by much warmth of feeling." However, don't let that disturb you, though, between ourselves, I shouldn't overdo it. Londoners always spell "voice" with an "o," even though they omit it in pronunciation. So take care of your voice, dear Signor, for a tenor without one is likely to find himself without a tenner. So shall you preserve the even tenour of your way.

JOHN BULL.

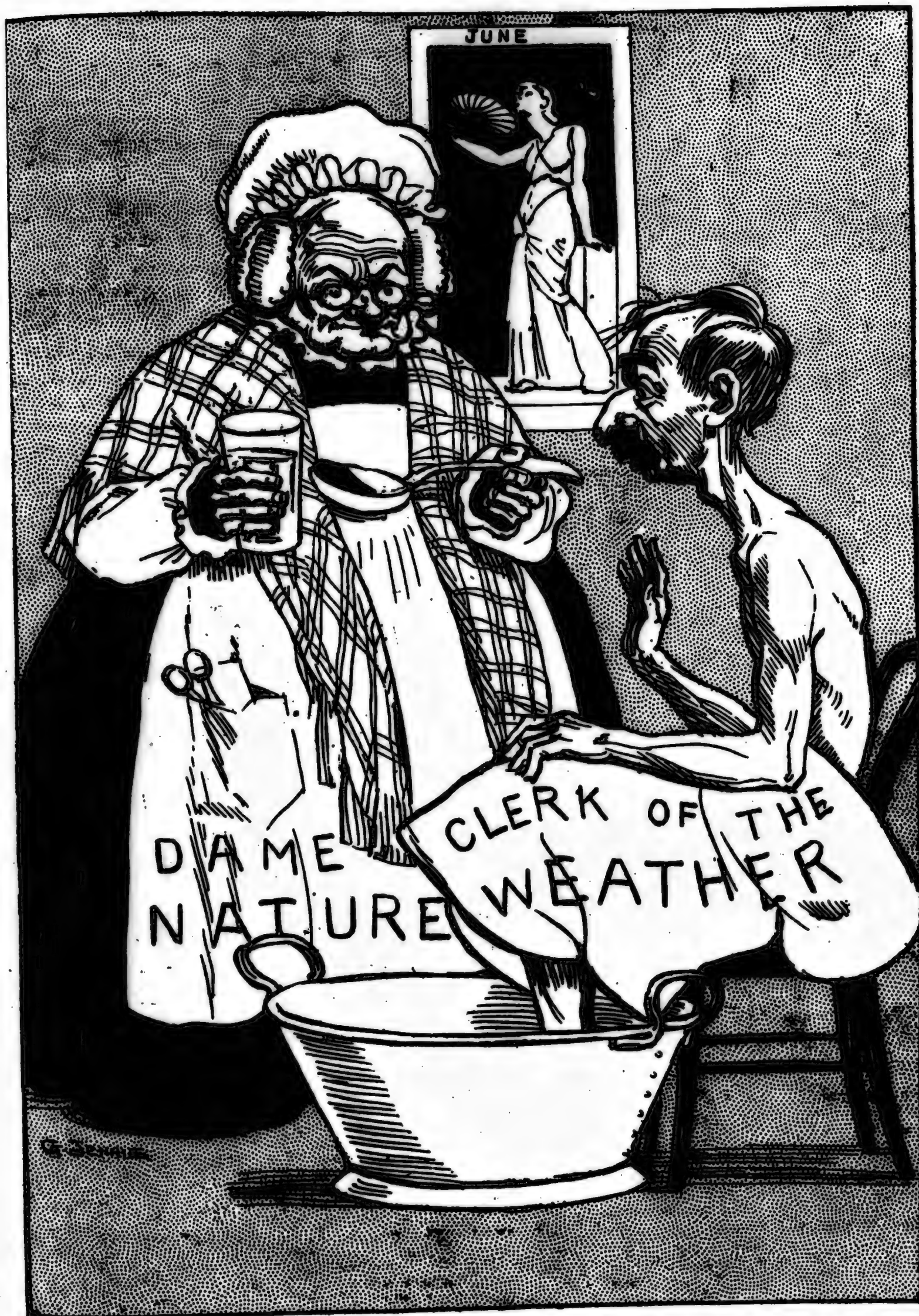
To the Clerk of the Weather.

Dear Old Chap,—What's the game? Are you in league with the coal merchants, or what? A joke is all very well, but, continued day after day, it becomes a nuisance. It was funny, perhaps, for you to imagine that we were all polar bears, but enough of this fooling. Please remember that you turned May's smiles to tears, and, now that June is here, you must really come to business, and get the sun in working order.

You must not forget there are such things as straw hats and muslin frocks. There is a game called cricket, and a River Thames, which was given us for boating as well as skating. Now do, please, buck up, or we shall be all behind with the strawberries and cream.

JOHN BULL.

THE SICK MAN.



DAME NATURE: YOU MUST TAKE THIS MEDICINE. I WANT THE CHANGE FOR THE BETTER TO CONTINUE.

BECAUSE OF A RAT.

By DOROTHEA GERARD.

(Author of "The Heron's Tower," etc.)

"If she would have me, if only she would have me, there is positively nothing that I would not do for so happy a consummation!"

Of course, it was a young man who spoke—a very young man, indeed—and to ears as youthful as his own.

There were about a dozen of them altogether assembled round the supper table, and their broad blue-eyed faces would have proclaimed them as Germans, even without the testimony of the loose jacket and coloured badges, dear to the Teutonic student.

"What? It's as bad as that, is it?" asked the cynic of the company (there always is a cynic in every company over six), emerging from his beer-glass. "The idea of being in such a mash about a woman!"

"It's quite as bad as that—just as bad as it can be. Oh, my Hilda, my divine Hilda, shall I ever call you mine own?"

"Very likely you will, since you've got a few thalers in your pocket, and since your divine Hilda is known not to have as many pfennige. Oh, no offence meant, of course, as the other's eyes began to blaze, "I'm only generalising on the ways of this mercenary world."

"Fräulein von Heide has no need, surely, to snatch at the first chance that offers," said another voice, more sharply and drily, at which all eyes turned towards the tight-lipped, gloomy-faced speaker, while more than one elbow slyly nudged the set of ribs it found itself nearest to. Was not everyone present in the secret of the rivalry between Max Daun and Franz Waldheim?

The effect of the remark was to plunge Franz into a yet deeper despondency.

"I knew it!" he groaned, his elbows on the table, his hands buried in his shock-head of golden hair. "Of course she will be hard to gain. But if I could succeed—oh, if I could succeed!" He gazed round the table, as though in search of an adequate expression, and, finding none, relapsed on to his original remark:

"There is positively nothing that I would not do."

"Nothing at all?" asked another. "Would you kill a dragon, or scale a glass mountain, or swallow a sword, like the people in the fairy tales?"

"Anything—I tell you—I would do—just anything!"

"Even be changed into a frog or rat? That's a plan that would choke me off, anyway."

"Frog! Rat!" scornfully repeated the stricken youth. "As if so small a thing as that could beat me! Why, I'd swallow the rat, just as well as the sword, if that could help to gain her."

One of the youngest of the company broke into a slightly imbecile titter.

"What? You'd eat a rat, same as the people in Paris did, when we had them shut up there?"

"Yes, if that could help me to gain her."

They were young and they were foolish, and he was very love-sick, and they were eager to pounce upon any pretext for a piece of tomfoolery, and the end of a little more half-bantering debate was that Franz Waldheim, stung by the incredulity of some and egged on by the encouragement of others, pledged himself positively—in the event of his betrothal to Hilda von Heide—to eat a rat, or some reasonable portion of a rat, in the presence of his comrades. It was rather a reversal of the fairy tale, since the trial was to come after the triumph instead of before, but the idea exactly suited the somewhat hilarious spirits of the company.

"Do you give your word?" asked Max Daun, who had sat by until now in contemptuous silence.

"I give my word—"

"And we shall see you do it?"

"You shall see me do it. Every man who sits here to-night shall sit at my table no later than one week after my betrothal to Hilda von Heide, and shall be witness of the pledge redeemed."

The company broke up, still talking of the rat, and looking forward hopefully to the promised treat, seeing that, despite his own self-depreciation, Franz Waldheim's chances were considered excellent.

Had more been known of Hilda's private feelings his chances would have been considered more excellent still.

At the very moment that Franz was giving his hare-brained pledge she was sitting at her piano, playing "Gretchen am Spinnrade," and thinking of the merry-eyed youth whose strong arm had lately guided her so frequently across the skating-rink. She was not unlike a Gretchen herself—small and fair and delicate, with heavenly blue eyes

and a delicious little nose which had a trick of wrinkling up at the corners whenever anything displeased her fine sensibilities, which happened rather frequently, since, in addition to her blue eyes and flaxen plaits, she possessed a thoroughly modern set of nerves, which could brook nothing that verged on the anæsthetic.

Three months had barely elapsed since the discussion at supper, when one of the guests of that occasion, meeting another in the street, stopped him with a question:

"You have heard the news?"

"About Waldheim and Hilda von Heide?"

"Yes. I wonder if he has forgotten about that rat?"

"If he has Daun is dead sure to remind him. He was looking like a walking thunder-cloud when I met him this morning. Trust him for not letting the happy fiancé off anything!"

"Our supper is due on Tuesday next. I wonder if the invitations will come?"

They did come, punctually and in perfect order, and during the rest of the week "the rat" defrayed the chief needs of conversation.

"He's going to do it! He's actually going to do it!" the more excitable ones said to each other, chuckling in a sort of gruesome glee at the thought of the unsavoury spectacle in store.

"Hope he will give us our supper before he eats his own, though," said someone, grimacing involuntarily, "it might take the edge off one's appetite, you know."

"Which would be a million pities. No suppers in Weissenstadt to be compared to these little parties of Waldheim's."

"They say he's got the animal all ready; been feeding him up in a cage, on bread and milk, so as to reduce the flavour."

"But the flavour was to be nectar and ambrosia, I understood," chuckled the cynic.

They were all as maliciously talkative as a set of boys bent upon a lark, all except Max Daun, who went about with a tighter mouth than ever, and with spite and jealousy peering out of his pin-point eyes.

When Tuesday came not one of the *clique* was missing.

"I'm as good as my word, am I not?" was Franz's greeting, accompanied by a smile so radiant that it set the faint-hearted among them wondering at the robustness of his nerves as well as the power of Almighty Love.

"We shall soon see whether you are as good as your word," the reply came coldly from Max.

"But you will let us eat some supper first, won't you?" pleaded the greediest and also the most squeamish member of the party. "I think I could bear a sensation better after supper than before."

"Oh, yes, I shall reserve the sensation until the end of the supper," laughed Franz, his gleeful eyes sparkling quite as mischievously as those of any of this guests.

Never had the Rhine wine flowed more freely nor the dishes been cooked to so perfect a point. There were marvellous *canapés* on which the flavours of caviare and minced ham were happily wedded, and an absolutely faultless salmon, and a perfect triumph of a *ragout*, of which several of the guests took a second helping, and many other treats to the palate. As they ate and drank to their hearts' content spirits rose, together with expectations.

"When is it coming?" they began to ask, feeling more and more equal to the occasion.

"Never fear, it is coming all right," was Franz's smiling and invariable answer.

When the apples and nuts appeared on the table a few among the company began to grow restless.

"Are you going to eat him for dessert?"

"Never mind what I am going to eat him for, but eaten he certainly will be before you leave the house."

Dessert having been followed by black coffee and liqueurs, the general suspense took on a tinge of feverishness.

"The rat! the rat!"—a murmur began to spread round the table, while Max Daun's pin-point eyes bored even deeper into his host's face.

"The rat," repeated Franz, as he put down his liqueur glass, and speaking in a tone of elaborate and obviously artificial astonishment—"what about the rat?"

"You have pledged your word!" exploded Max, unable to contain his spite any longer.

"So I have—and redeemed it too."

"You have eaten the rat?"

"I have."

There was a general movement, and Max Daun half rose from his seat.

"You said we should see you do it."

"You have seen me do it."

"How? When?"

The clamorous questions broke out on all sides.

"When that *ragout* was on the table. I confess that, but for previous information, I should not have recognised its ingredients—as neither did you, apparently, if second helpings mean anything."

He finished with his eyes twinkling as gaily as those of any schoolboy who considers that the joke is on his side instead of on that of his fellow.

For about half a minute after he had spoken there was a dead silence and rigid immobility at the board. They were all trying to bring home to themselves what exactly his words signified. It was not hard to grasp, and in proportion as they grasped it the effect of the revelation began to show itself in different ways. One or two of them clenched their fists instinctively, one or two of them absolutely turned pale; the rest stared at each other blankly and undecidedly. A sudden loud laugh came almost as a deliverance. Perhaps it was that sound which loosened Max Daun's tongue.

Dark-red in the face he started to his feet, and in a voice which passion was shaking into bits, spake:—

"That *ragout* was made of rats?"

"Half a dozen of them, all specially fed up for the occasion."

"And instead of eating it yourself you tricked us into eating it?"

"Not *instead*; I ate my share as valiantly as any of you—more valiantly in fact, since I knew what I was doing."

"You are a coward," said Max, displaying his clenched teeth—"a coward and a trickster."

In a moment the table was in an uproar—chairs pushed back, knives clattering against plates. Someone caught Franz by the wrist—just in time; blind with rage he had snatched up a heavy tumbler, his blazing eyes upon Max Daun's distorted face.

"You have insulted us—we are all insulted!" shouted Max, looking round among his comrades as though to rally them around him.

If it had been anyone else they might have rallied: but the young man with the pinched lips had never been able to rival the open-handed Franz in the favour of his colleagues. It was true they had been tricked, but was not the rest of the supper almost worth the dark mystery of that *ragout*? Perhaps it was their sense of humour or perhaps it was the memory of the Rhine wine which induced the majority to agree with the man whose opportune laugh had shown them the way out of the difficulty. Treat the matter as a joke, and what remained of it?

Max Daun presently found himself standing isolated in the position he had adopted, and from which none of the good-natured attempts at mediation could move him.

Next morning at dawn the duel took place. Having the choice of weapons Franz selected swords, feeling sure enough of his fencing powers to defend his own life without having to take that of his antagonist. He no longer wanted to take it, although in the moment when he grasped the tumbler his only regret had been that it was not an iron hammer, fit to beat out his brains. A man on the brink of happiness is not hard to conciliate.

But the man who has missed happiness is not infrequently a madman, and so fierce was the attack that in the instinctive effort of self-defence all other considerations were cast to the winds nor was it until Max lay before him, bleeding to death from a gash in his left lung, that Franz understood how very effectually he had saved his own life.

He went home dazed—half persuaded that all this was but a bad dream.

The awakening came within twenty-four hours, but it proved worse than the dream.

It was a note from Hilda that brought it—a scented note with something hard inside: his engagement ring. After what had happened, she told him, it would be impossible for her to become his wife. She did not actually say "to become a murderer's wife," but he took it in that sense, and seeing the bankruptcy of his happiness added to the oppression of his bloodguiltiness, reflected not a moment but went straight for his revolver.

What Hilda von Heide felt or thought when she heard that her *fiancé* had been found on the floor of his room with a bullet-hole in his temple nobody ever knew; yet there were people who stoutly maintained that she had jilted him not so much because of his having killed Max Daun as because of his having eaten that momentous *ragout*. For so fastidious a little person as this modern Gretchen the mere thought of the unsavoury morsels which had passed his lips would no doubt suffice to poison each one of his kisses for all eternity.

And thus it came about that several hearts were broken, and two young lives lost because of a rat—or perhaps it was because of a woman?

WHAT IS YOUR NUMBER? See announcement on Page 1 of this issue. It will interest you.

BILIOUS Headache

The most frequent causes of headache are indigestion, biliousness and constipation. These terrible complaints load your system with impurities, which get into your blood, clog the circulation and cause pressure in the blood-vessels of the head. Relieve the pressure by removing the cause, indigestion, with Mother Seigel's Syrup, and you will find that your headache

IS CURED

"After every morsel of food I suffered agonies. I felt bloated with wind and there was a dull pain at my stomach and under my shoulders at the back. Headache hardly ever left me. But after months of torture I was cured by Mother Seigel's Syrup." Mrs. M. E. Brown, 8, Wycliffe Grove, Mapperley, Nottingham.

Jan. 4, 1907.

BY MOTHER

SEIGEL'S SYRUP

The 2/6 bottle contains three times as much as the 1/4 size.

The
Cream of the Wheat
is the Germ

Hovis

(Trade Mark.)

IS

25% Germ.

The Germ is the life-giving, vitalizing, most nourishing part of all the grain. It is the Cream of the wheat. The remainder of Hovis is white flour, milled from the finest wheats the world produces. Thus HOVIS is free from all indigestible bran and woody fibre. It is the Germ which gives HOVIS the rich, sweet, nutty flavour and digestive properties it possesses. But see that you get the genuine article. There are so many imitations—no other is "just as good." See the word HOVIS on each loaf and take no other.

All particulars from—

The HOVIS-BREAD FLOUR Co, LTD., MACCLESFIELD.

THE CHURCH ARMY AND ITS METHODS.

We publish below a statement we have received with regard to the system pursued at the Samaritan Employment Office and Bureau. The writer is a well-educated man of blameless life. Owing to illness he lost his situation, and since he regained his health he has been unable to find work. He is a clerk, and it would be difficult to imagine a case more entitled to the assistance of the Bureau—that institution which, according to Mr. Carlile, was founded, and is maintained, for the purpose of assisting "respectable City clerks and others." But what was the assistance given to the writer of this letter? He was allowed to remain at the Bureau only whilst he consented to chop wood. When he went into the Bureau at 2 p.m. he had had nothing to eat for thirty hours, and when he asked for something he was told that he must go to the yard and chop wood for four hours before he could get anything to eat. From 6 in the morning until 8.30, and from 9 until 12.30, and from 1 until 6, the men at the Bureau must chop wood. For eleven hours in the day they are chopping wood. During that time they earn for the Army at least 2s. 6d. each. The food they are given in return does not cost 6d. apiece, and if we add another shilling for the sleeping place, and the cost of washing bed linen, there remains 1s. profit for the Army from each man. Is it right that there should be this profit? But assuming that there is no profit, that the place only just pays its way? What of the large sums that the public subscribe for its maintenance? And then there is the clothes question. "Do help us if you can," writes Mr. Carlile in a letter we quoted in our issue of May 18th. "Old clothes, boots, and hats greatly valued." And in response to that appeal, periodically made, large quantities of good clothing are sent to the Bureau, sent to it for the specific purpose of being given to the "respectable City clerks and others" to be found at the Bureau. What becomes of the clothing? The writer of the letter we give below asked for some. He pointed to his broken boots and dilapidated coat, and said that he could not hope to get work whilst in such plight. Is it possible to imagine a case that fits in better with Mr. Carlile's appeal, that would have

THE MODERN CYCLOPEDIA.

Cheapest and Best Book of Reference in all the World. Make us prove it! Booklet Free.

THE GRESHAM PUBLISHING COMPANY,
32, Southampton Street, Strand, London, W.C.

THE
EXPERT

A NEWSPAPER for COLLECTORS and CONNOISSEURS
ILLUSTRATED

3d.

WEEKLY

NUMBER

FOUR

NOW

READY.

Offices
1 ALBEMARLE STREET, PICCADILLY
LONDON

stronger claims for some of the clothing given in response to that appeal? But what was the answer of the official to whom the writer appealed? "They" (that is, employers) will think there is something wrong," our correspondent had said to the official, "when they see me in these broken garments," and instead of taking him to the store-room, and fitting him out with some of the clothes sent by the generous public, the official replied, "That is your business; this place must pay!" And it pays. There can be no doubt about that. But again, how can Mr. Carlile justify the acceptance of monies and clothing for this institution, which is neither more nor less than a sweating shop?

I am 48 years of age, educated, and have occupied a good social position.

My credentials are good, and I have excellent references, both as to ability and respectability.

I lost a good appointment some months ago through illness, and have not been able (on account of my age) to obtain another.

The money I had saved has all gone, and I have been obliged to sell everything I possessed to buy food.

At last, being utterly destitute (and I use the word advisedly, inasmuch as I had not a roof over my head, and was homeless without proper food), I applied at the headquarters of the Church Army for work, representing myself, and that truthfully, as a respectable clerk of good character out of employment through no fault of my own.

I was told that there was no work for me. I applied five times with the same result.

I then went to the Employment Bureau at St. Mary-at-Hill, Eastcheap, but there again I was unsuccessful, being told there was no work in.

I then obtained an order for admission to the Home for the destitute, being weak and ill. On presenting myself at the "Home" at two o'clock in the afternoon, I was at once ordered into the wood-chopping shop. This I found to be a long shed, with rows of men, evidently of the lowest type, sitting at blocks of wood chopping fire wood silently, and most of them apparently accustomed to the work and used to the place.

I worked, ill as I was, from two o'clock until six, honestly trying to do my duty to the place in which I found myself, but the work was quite unsuitable, and even dangerous.

Altogether there were nearly seventy men in the "Home" at the time. The work was superintended by overseers, whose whole thought seemed to be to get as much work out of the men as possible. At six o'clock work ceased; then tea, then bed. The tea consisted of bread and margarine, and very weak tea in a metal cup.

I ventured to ask for a drop more tea, saying that I had not had anything for a day and a half; but this I was refused as being contrary to the rules.

At 5.45 next morning the occupants were called, and work commenced at six o'clock until 8.30. Then breakfast, consisting of very weak coffee (again in the metal cup), and two slices of bread and margarine. Work commenced again at 9 o'clock, and chopping was resumed until 12.30. Then dinner, consisting of a plate of meat and potatoes (very small quantity of meat), and the sort of baked suet pudding you get at cheap dinner rooms. Then work again until six o'clock.

No remuneration was given to me for this laborious work, and the blinding dust from the wood was choking. The wood supplied to be chopped for fire wood consists of old rafters from houses and old fence pulled down, and I was informed by an old habitue of the place that the Church Army get their wood for nothing.

An ordinary man accustomed to the work can earn about 2s. 6d. per day. The food supplied in return for the work done costs, I was told, about 6d. per day for each man.

In conclusion, there was not a destitute clerk in the Home. There was not one man who had ever held a better position. Two men to whom I spoke on the matter referred to the place as "being all right to lie quiet for a time, but forty times worse than a workhouse."

It may be asked what I expected. In reply, I expected suitable temporary work or permanent assistance, if possible, to enable me, through the generosity of those who subscribe to the Church Army a sum annually of nearly £190,000, to regain my lost position, which I lost through no fault of my own. I expected at least consolation and kind advice from those in authority in my sore trouble and unexpected surroundings. I expected to find kindness, and a sort, at least, of respectability, but all in vain. "Go to the chopping shed," was the consolation.

The Homes are conducted upon a commercial basis, and a paying one, too. Hundreds of respectable city clerks leave the premises as soon as entered, not because they are afraid of work, not because they are not desperately put to it, but because of the unsuitable and unfair work demanded of them. I am wishful to give credit where credit is due, but let any who cavils at my views go and spend a week either at Banner Street or Princes Square.

Surely some part of the money earned by these unfortunate men ought to be handed over to them if only to enable them to get respectably clothed again, and if the Church Army cannot help a respectable clerk without forcing him into the Homes, why does it accept the large contributions from the charitable public? The object was originally good, but greed for gain has turned the true motives to one side.

ADULTERATION EXTRAORDINARY.

A correspondent writes:—"Referring to your article on 'How Grocers Deceive the Public,' as a matter of fact the grocers' profits are notoriously small. Take the cocoas and coffees that sell, those the public ask for (the ordinary grocer knows nothing of the cocoas, &c., you talk about at 2s. 5d. cost; retail 5s.).

Epps's Cocoa costs 119s. per cwt.; retail price 3½d. per ½ lb. packet.

Fry's Pearl Cocoa, 60s. per cwt., 5 per cent. off; retails at 3½d. per ½ lb.

Fry's Concentrated 7s. 6d. per doz. less 5 per cent., sells @ 8½d.

Cadbury's 5d. packets cost 4s. 3d., 3d packets cost 2s. 7d.; 1½ per cent. discount.

Van Houten's costs 8s. 8d. per doz., sells 10d. each.

Camp Coffee 4s. 9d. doz., sell 5½d. each, &c., &c., but get a wholesale price list. Where's the 100 per cent.?

The writer of the article would no doubt say there was a big profit on the '6d.' tablet of Pears' Soap, but these cost 3s. 4d. per doz., and retail @ 3½d. each. Having had some thirty years' experience, I happen to know a little of the trade."

JOHN BULL'S WOMENFOLK.

By MRS. BULL.

IRREPRESSIBLE FATHER VAUGHAN.

I am sure that a large number of sincere Catholic worshippers must be greatly distressed by the ridiculous figure which Father Vaughan cuts in the Farm Street pulpit on Sundays. His latest performance has been to censure the nude in art, whether it be in a picture, living statuary, or Lady Godiva riding through the streets of Coventry. He declares that the nude in art, or the undraped figure, however represented, is debasing to contemplate, and only incites to sin.

Verily, to the pure all things are impure.

EDNA MAY'S WEDDING.

Judging from the contents of certain papers, it would seem that the wedding of a fairly successful musical comedy actress to a rich Semitic youth was the event of the week. Journalists, of all people, are supposed to know their business, but, with all due respect to those astute members of the body politic, I would very humbly suggest that the general public is not so keenly interested in the doings of player-folk as once upon a time. In my opinion, it is only very young men and women, who have no acquaintance whatsoever with actresses, who so devotedly admire these latter, but from the way in which mummies make a point of frequenting every possible variety of social gathering I should say that the number of people who are not on intimate terms with play-actors is infinitesimal. "Familiarity breeds contempt" is an adage applicable in this connection. Perhaps this accounts for the slump in picture post-cards of actors and actresses.

FAITH AND THE NUPTIAL TIE.

It is not so very long ago that many good people were rubbed the wrong way by the fact of the Queen of Spain changing her faith in order to fit herself for the proud position it was destined for her to occupy. So also Edna May has been initiated into the rites of the Jewish religion in order to secure her Hebrew husband. Personally I should have thought this a trifle unnecessary. Edna May has lived so long in stageland that, if atmosphere influences anyone so susceptible as an actress is supposed to be, she should be in a fair way to be much of a Jewess already.

UNEMPLOYED GENTLEWOMEN.

Basil Tozer, in the *National Review*, writes interestingly about the gentlemen out of work; but what of the unemployed gentlewomen? It is brought home to me over and over again that there are more poor unemployed women of gentle birth than men. The question is, what can they do? It is too lowly a labour for such to serve in shops, or to be maids to overbearing mistresses of the middle classes. The type-writing field is crowded; the little sombre-frocked governess is not so popular to-day as once she was. There is certainly an interesting and remunerative opening for women fruit and flower-growers, dog-breeders, goat and geese farmers, besides which such businesses may be carried on in the women-folks' usually well-loved homes.

SOME WOMEN AND A DOG SHOW.

On the whole, the English woman exhibitor came out victorious at Dublin, and beat the Irish woman's exhibits. Cocker spaniels have become fashionable in the Emerald Isle, but at this year's dog show the breed had to be content with a back seat, for the English cockers won all along the line. To those about to visit the Dublin Exhibition, I would suggest the North Western-Holyhead-North Wall route. I travelled in the s.s. "Scotia," and found admirable accommodation therein.

PIGS IN CLOVER.

It is, of course, well known that pet dogs belonging to women have their satin cushions, handkerchiefs, mud-boots, jewelled bracelets, and many other costly and unnecessary things, but one only just learns that pigs are to be given a sumptuously-furnished chamber in their owner's house.

It is, perhaps, interesting to note that this luxurious fashion of keeping pigs, or, rather, pig, was anticipated some years ago by an elderly member of the fair sex who lived at Nazing, which is a village in Essex. For some years this old woman kept her pet pig in bed in lavender-scented sheets. Not only did her partiality for her favourite secure for her much notoriety locally and in the press, but she made also a very good thing out of charging sixpence to excursionists for viewing the pig in bed. In the end a practical and unsentimental county council intervened, and condemned the pig to a sty, in the which it shortly died.

The last time I passed the woman's cottage I saw the pig's grave in the front garden, at the head of which was a stone. Thereon was inscribed, "Killed by unkindness."

READ IT!

The Most Wonderful Testimonial Ever Written.

£5,000

will be forfeited if the following letter is not a bona fide expression of approval and genuine in every respect. This letter is selected from many thousands received in the course of our business career—and was in no way whatever solicited.

READ IT CAREFULLY.

[COPY]

4, Clarence Street, Port Hill,

Stoke-on-Trent, 15th May, 1907.

Gentlemen—I have received the Frook Coat Suit that I ordered last week, and must say that I am highly pleased with it; it is a splendid fit. This makes the Seventh Suit I have purchased from you. They have all been worth three times the money. Last summer, seeing an advertiser in the "Bazaar, Exchange and Mart" wanting a second-hand suit, whose measurements were about my own, I sent on approval to him (as an experiment) one of your fits. Suits that I had worn daily for 3 weeks. I received from him an offer of 5s., which I accepted. Thanking you for your prompt delivery, and attention to detail.

I am, yours

(Signed) CHAS. NIXON.

NOW READ IT AGAIN.

then send for our FREE SAMPLES OF SUITINGS to measure at 21s., 22s. 6d., 27s. 6d., which we will send you, together with our fashion plate of latest designs, booklet containing a long list of unsolicited testimonials from gratified clients all over the world, tape measure and self-measurement form, whereby you may measure yourself as accurately as any tailor. You take your measure to our instructions; we guarantee a perfect fit or refund the amount of your money in full.

OUR TERMS ARE:—SATISFACTION GIVEN OR MONEY RETURNED.

Write To-day. A Post-card will bring our Free Patterns by return of post.

CURZON BROS

WORLD'S MEASURE TAILORS (Dept. F 101), 90-92, City Road, Finsbury, London, E.C.

CHARING-CROSS BANK

(Established 1870.)

28, Bedford Street, Charing Cross, W.C., and
39, Bishopsgate Street Within, London, E.C.

Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield, Cardiff, Southampton, Plymouth, Dublin, Edinburgh, Glasgow, etc.

Loans of £50 to £3,000 made on any class of security.

2½ per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Assets, £1,136,240. Liabilities, £796,782. Surplus, £339,458.

Subject to 3 months' notice of withdrawal 5 p.c. per ann.

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

" " " " " " " " " " " "

5⁴ 10s. GIGANTIC FACTORY SALE. Offered. 5000 New "Clincher Tyred" F. W. Cycles for £3 15s. by instalments; or, cash with order, £3 10s. Worth double. Free on rails Norwich; approval. Send no money. Send post card for full particulars.

DEREHAM ROAD CYCLE CO., NORWICH.

The LONDON, EDINBURGH & GLASGOW

Assurance Co., Ltd.

NOW ISSUES

DOMESTIC SERVANTS' INSURANCE POLICIES

At "A" RATES

Protecting the Employer against all Claims for which he is legally liable

Indoor Servant .. 2/6 each.

Outdoor Servants .. According to Occupation

Additional Benefits at "B" RATES.

ADDITIONAL REPRESENTATIVES REQUIRED.

Insurance Buildings, Farringdon St., London, E.C.

THOS. NEILL, General Manager.

Have Your Piano Converted Into an electric one!

Your Piano which is perhaps always silent now, will then play you high-class music by simply pressing a button.

No Pedalling required or any manipulation of levers to give expression. Your piano can always be played on by hand in the ordinary way. It is not necessary to have electric light in your house.

The Harper self-playing attachment is the finest in the world and has obtained the highest awards.

Write or apply for descriptive list and full particulars to
THE "HARPER" ELECTRIC PIANO CO., LTD.,
Ducal Hall, Earl's Court, S.W.

Don't be extra-
gant in tea. Get
the best and the
most economical at
the same time.

Parks' Tea

In Red Packets,
1s. 4d. and 1s. 6d. per lb.

£4,436 RECENTLY PAID TO CLIENTS.
SEE APRIL—MAY LIST.

Three Clients between them received no less than **£545**. We will forfeit **£1,000** if we cannot prove this. In our pamphlet entitled '**STRIKING TESTIMONY**' we furnish cheque nos. and amounts in sums of **£1** to **£80**, aggregating **£4436** which have been recently paid to

392 Profit-takers.

ANYONE CAN COMMENCE WITH £3.

Just drop us a post card or letter and we will send you proof of the above, backed up with a **£1,000** penalty, allow you to see any cheque you like, and show you how, without liability, the above sums have been made. Address your communication

NATIONAL SHARE EXCHANGE

22, GREAT WINCHESTER STREET, LONDON, E.C.

Telegrams, Natsharex.

Telephone 7900, Wall.

EVERYTHING FOR TENNIS
GAMAGES
THE WORLD'S LARGEST
BEST AND CHEAPEST
SPORTS OUTFITTERS
Save money by getting our
new Sports Kit, includes
everything for every sport
and game. It's a trap and
we catch it here.
HOLBORN, LONDON, E.C.

MONEY LENT PRIVATELY.

**£20
TO
£5,000**

For short or long periods, in town or country, on Note of Hand, Without Surety or Security. Repayments to suit clients' convenience. No inquiry fees. Strictest privacy. Interviews unnecessary. Cash sent by post. Bills discounted.

Phone:
9713 Central.

CHARLES STEVENS & CO.,
12, Devonshire Chambers, Bishopsgate Street, London, E.C.

AN UNKNOWN QUANTITY.

A STORY OF THE WILD WEST.

By RICHARD MORTON.

Big Bill of Billville kept Big Bill's Saloon in Billville. The town was not really named Billville; it was called Lafayette City on the maps, when the maps were large enough to include it, but the inhabitants found Billville a simpler name, and so they called it that.

The township contained about three thousand inhabitants and about four hundred houses, half of them being saloons. Big Bill's was the biggest, and, as he had the monopoly, he supplied the others with everything they wanted.

His was a large and airy place, containing a long bar and some tables and chairs. The poison was behind the bar.

On the walls were a number of mottoes in neat frames:—
"The Nearest Undertaker lives at the Second Shop, Next Block on the Right."

"It is an Act of Rudeness to Refuse a Drink. It is also Bad for the Health."

"Nobody Owes Money Here. We See to That."

"If you must Fight, don't shed too much Gore. Neatness is Praiseworthy, and our Stock of Sawdust is Limited."

"You need not Wear a Tail Coat if you've got Money in your Pockets."

"When Playing Cards, don't Worry to mark them. It's probably been done."

"The Other Fellow's got a Mother, perhaps. Think of this, if you have Time."

"If you Allow him to Shoot First, don't Worry about Anything Else."

One day a tenderfoot wandered in. Big Bill was behind the bar, and the stranger, after calling for a go of rye, tremulously read some of the mottoes.

"Are they—true?" he gasped.

Bill glared incredulously. "Is they—what?"

"Are they true?"

"If anybody calls me a liar—I!" quoth Big Bill, reaching for his weapon.

"Certainly not, certainly not!" protested the newcomer.

"I mean, are those notices really necessary?"

"I accept your apology," said the saloon-keeper, magnanimously replacing his revolver. He thought perhaps the young man had some money to spend, so he decided to let him live a little longer. "And you're on the right tack. P'raps them tex'es ain't necessary now. All our boys has got 'em by heart. But they're useful as intimations to strangers. They learns 'em our manners and customs."

"I won't," mumbled the tenderfoot. "Will you join me?"

"Well, we ain't bin properly interjooiced, but, seeing as it's you"—and he had a quarter's worth.

"I'm a commercial traveller," announced the youth, as the acquaintanceship began to get warm.

"Say it agin," said Bill.

"I'm a commercial traveller," repeated the other.

"You're a road-hustler, you mean?" corrected Bill. "You're on the hunt. You've got a line. You're a sample shover. A goods pusher. What's your line?"

"I'm travelling in Strength Kernels."

"In what?" yelled Bill.

"In Strength Kernels."

"I pass," cried Big Bill. "I yield. I give in. The tenderfoot's got the drop on me. Help me out of it, boys."

The boys, who had been listening to the talk, came to the rescue, and slung the stranger on to a form.

"Now," said Fiery Dick, unshipping his shooter, "we've got lots of Colonels round these parts, but nary a Strength Colonel. Jest explain yourself, quick."

And he cocked his gun.

"I didn't mean any harm," screamed the traveller. "That's in your favour. It's to be hoped you didn't," commented Dog-Face Fred.

"Shut up," cried Dick. "This case is in my sessions. Now, young man, out with it at once. What on airth do you mean by Strength Colonels?"

"Strength Kernels are a new preparation of wheat, baked by electricity," panted the stranger. "It's a breakfast food."

"A what food?"

"A breakfast food."

"Git!" was the verdict. "Git! and git quick. If you don't shake the dust of this city off your shoes in one hour, this city's going to shake the dust off you. Git!"

He got.

"Whew!" whistled Big Bill, drawing a deep breath, "I reckon it's a drink all round on me. Fill up, boys; you want it. Fancy a worm like that trying to bring a Breakfast Food to Billville. Why, I don't suppose there's a man in the place, since he's been breeched, as knows what a breakfast is—except it's a brandy and soda!"

BULL'S EYES.

SOME UNFOUNDED RUMOURS:—

That the Premier's motto is, "Never put off till to-morrow what you can drop to-day."

That "Boss" Croker thinks the Derby stakes ex-Orby-tant.

That the farmers are not satisfied with the weather.

That the *Weakly Illustrated* is not well-named.

That it was not a case of "Follow On" at Edna May's wedding.

That in connection with the Suffragette movement, a Matrimonial Bureau is to be established.

That "Much cry and little wool" describes the session, so far.

That the South Africans are not First Class cricketers

That La Milo says she can't bare to take part in a pageant

That Mr. Birrell's Irish stew is a hash.

That the Colonies are willing to pay for "Protection."

That "Piccadilly" is derived from "peccadillo."

That the railway employees are not complaining of "hard lines."

That the R.A.'s are jealous because the "living statuary" has ex-Seldom.

That the agitators in India will win the rubber.

That Sir Robert Bond has a liking for cod.

That Whitsuntide meant "wits untied" to a good many people.

Ranji has offered a donation of two hundred guineas to the Sussex County Cricket Club. A "double century" likely to be appreciated.

Half the suicides in Chicago are attributed by physicians to the quick-lunch habit. They have to get the food down before it goes bad.

"Well-known people are never amusing," says Mr. Frank Richardson. Which is he?

"To be a good artist you have to be an immoral man," says Jane Wardle. No wonder the profession is overcrowded.

A mistake on the face of it.—Whiskers.

"A lie is always well-dressed," says A. G. Hales. Of course, it has to keep up appearances.

"The House of Commons as at present constituted is a vast congregation of bores," says a New York paper. It ought to get through more than it does then.

A boy charged with running away from home led Mr. Plowden to remark that "he was made of the same stuff as Nelson." We are unable to recall any instance of Nelson running away from anyone or anywhere.

The Bedfordshire gentleman who advertised "Gent's bicycle, 30s., or will exchange for better one," is probably one of those people who find that advertising pays.

We have no intention of inflicting that wonderful baby on our readers, but we must protest against "The Royal Baby Toasted," according to a contemporary.

A correspondent asks:—Should snap-shotters be shot? Our reply is in the negative.

One of the papers tells us that a millionaire has renounced his wealth, electing to become a fisherman. Cod!

The Hippodrome is to introduce living statues of great men. Some of them will require a lot of whitewashing.

We must congratulate Mr. Brinsmead upon the seventieth anniversary of his wedding. He must have had an iron frame; and now many of his employees appreciate his cheque-action. He has struck the right note.

White bread is to rise a brown. This is good for the bakers, but bad for the loafers.

A schoolmaster has two pupils.

A farmer has two calves.

An ironmonger has many nails.

A fishmonger has muscles, soles, and heels.

A florist has two palms.

A shipowner has many vessels.

A butcher has many joints.

A newspaper proprietor has a circulation.

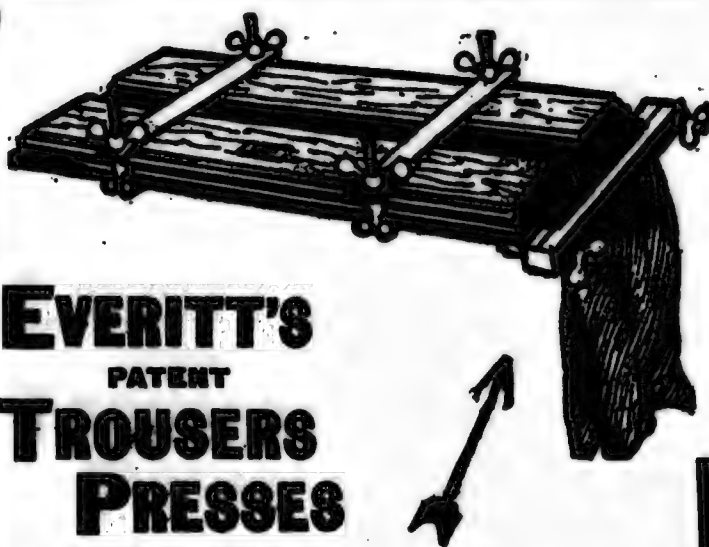
A hatter has two knee-caps.

A musician has two drums.

An artist has a palate.

A white robin has been captured in Bucks. He had donned his summer waistcoat too early.

Bushey Park was practically deserted on Chestnut Sunday. People preferred basking them at home.



EVERITT'S PATENT TROUSERS PRESSES

FITTED WITH

THAT STRETCHER ARE PERFECTION.

PRICE COMPLETE, 12/3 14/- 18/- 21/-
GARR. PAID, Highly Polished Boards.
Nickel Plated Fittings.

THE CHEAPEST AND MOST EFFECTUAL PRESS OUT.

See these and other Novelties at the
INTERNATIONAL SHOW, OLYMPIA, JUNE 7th to 12th.

STAND No. 68 in the Gallery,

Or send for List "K" to the

EVERITT PRESS MANUFACTURING CO.,

17, LAURENCE POUNDNEY LANE, CANNON STREET, E.C.

Clean, Cool and Healthy Underwear.

This year, why not clothe your body in accordance with modern hygienic principles? You will feel the heat less, and consequently be more comfortable, if you wear

EMPIRE LINEN MESH UNDERWEAR

which is made from pure Irish Linen Yarns, admirably the healthiest fabric to wear next the skin. It allows every pore to do its full duty, absorbs moisture rapidly, dries quickly, keeps the body at an even temperature, and thus prevents the chills to which, in this changeable climate, people are peculiarly liable.

Send for Booklet No. 4, Price List, Patterns, and name of nearest Agent, post free from
THE IRISH LINEN MESH CO., Cathedral Bldg., Belfast, Ireland.



You Want a Holiday.

Before Arranging, Write for and Read

HOLIDAY TOURS

AT HOME AND ABROAD.

80 Pages, Profusely Illustrated,
FREE ON APPLICATION.

Moderate and Inclusive Fares
For Travel, Hotels and Excellent Excursions.

THOS. COOK & SON,
LUDGATE CIRCUS, LONDON; and BRANCHES.

SUITABLE HOLIDAY RESORTS:—

Clergymen should go to *Devil's Island*.
 Polishers should go to *Sheen*.
 Huntsmen should go to *Houndsditch*.
 Jam-makers should go to *Jamaica*.
 Gourmands should go to *Eton*, or *Plymouth*.
 Spendthrifts should go on *The Spree*.
 Politicians should go to *Torquay*, or *Algiers*.
 Masons should go to *Maidstone*, or *Stonehaven*.
 Drummers should go to *Fife*.
 Waitresses should go to *Servia*.
 Solicitors should go to *Suez*, or the *Soudan*.
 Perfumers should go to *The Oder*.
 Drunkards should go to *Lapland*.
 Farmers should go to *Harrow*, or *Sweden*.
 Undergrads should go to *Huntingdon*.
 Brewers should go to *Malta*, *The Bass*, or *Bere Regis*.
 Suffragettes should be sent to *Coventry*.
 Coal merchants should go to *Lyttelton, N.Z.*
 Flirts should go to *Kissingen*.

Speaking of the dearth of curates, the Rev. H. F. Tracey says: "Coal-lumping holds out far better prospects." But that will come later.

According to Parisian statistics most men met their wives at a dance. And they have led them a pretty dance since.

Many local papers had to get in a fresh stock of "o's" to print the Spanish baby's names. O! O!

A man stole several bottles of perfume, and was detected by the strong odour. The police were on the scent.

We are told that the birth of the Spanish prince will send "the ship of State sailing smoothly." But it will have to look out for squalls.

Mr. Plowden has been uttering wise words again: "Married men ought to know their wives have tongues." It never occurred to us before.

The Bishop of Nancy's Palace is to be converted by the municipality into a theatre. The Bishop will not take any part in the conversion.

Never give a man half a crown to hold your shadow while you climb a tree to look into the middle of next week.

Never lie on your wife's hairpins and then complain to your doctor of insomnia.

Never write love letters to another man's wife. They may cost you more than the penny stamp.

Never judge a man by his coat. Look for the crease down his trousers.

Never refuse to help a lame dog over a stile; but be sure he is not the kind of dog which will turn round and bite.

Never buy what you don't want because it is cheap. The shop doesn't want it either.

Never take the law into your own hands. It is only policemen who are allowed to go on the beat.

Never back a horse which doesn't win. Piles of money can be saved by self-denial.

Never buy to-morrow the umbrella you want to-day. Borrow it.

Never count a man happy because he calls his wife "dear." He may mean it.

A writer considers the living statuary should have been stopped at the beginning. Give them an inch, and they take a yard. But they began with a Milo.

New South Wales is to grant pensions to invalids and cripples. We fear the authorities will be troubled by many a lame excuse.

False eyelashes are in great demand. It is said they protect the eyes. The lashes keep the pupils in order.

NOTES ON NEW BOOKS:—

"The Longest Journey." E. M. Forster. A rather slow book, and the reader is tempted to skip the pages. Should not be read on the S.E. and C. Railway.

"Merry Gardens." "Q." A bright book, written in very flowery language. Bluebells ring merrily when Daisy marries Sweet William.

"The Long Road." John Oxenham. A tiring book. We, however, plodded through each page, but were glad to come to the turning.

"From One Man's Hand to Another." G. H. Breda. The title reminds us of a parlour game, but it is a true account of the game of life.

"Short Cruises." W. W. Jacobs. This reminds us of the cruise of oil that never failed. For certainly these cruises are bubbling over with humour, and the author's supply seems inexhaustible. A Wapping success.

"The White Hand and the Black." Bertram Mitford. The author soon shows his hands, and both quickly grip the reader. Why not have called it "The Miller and the Sweep?"

JOHN BULL'S LETTER BAG.

[THE EDITOR replies to, and has a chat with, some of his numerous correspondents.]

WE DESIRE to return our sincere and grateful thanks to all readers who have sent us Birthday congratulations. Many of them are good enough to inquire in what way they can further the interests of this journal. Our answer to one and all is—get us new readers. We do the rest.

W. B. "and others" (Deptford).—What have you to say for yourselves? On June 3rd you sent us the following letter:—

DEAR JENRAL,

Sum uv yor ever increasen armi uv Bullites herebi declar, that it will B nothin short uv a national calamati shud yor hors wiv such a name tale tu cum in fust on wednesday.

Sur, shud u assur us bi return that u can win on yor own by squarin starter, judg, or the other jockes, wel and gud.

If not, we intend John Bull avin a walk over in the foloin maner: We shal B at the startin post with air guns, and ther will onle B one horse start, which will B yors, the others will B ded.

We hav made turns wiv the "Daley Lyar" tu have a foto taken, the Editor sayen it will B almost as gud as the Poken Masacar.

Ever yors,

W. B. AND OTHERS.

P.S.—Shud u have arl a quid out o work it wil du 4 brande.

We accordingly made all arrangements for investing the stakes, but to our disgust found that none of you kept your word. It was too bad of you to play such a joke upon us.

D. W. (Inverness).—You are really too sharp. Our notice means that the legal questions are to be written on one side of the paper only.

J. K. B. R. (New Cross).—Thanks for splendid specimen of "Art in the Papers."

G. S. B. (Bromley).—We are glad to know that your transactions with Barclay and Co., of Manchester and London, have been satisfactory.

"BARDELL" (Halifax).—We did not stop Dooley because one Scot did not think him funny; nor did we begin him to please Americans only. Jim Crow never heard of "Chicot" of the *New York Telegraph*, and doesn't want to. He threatens to give us his opinion of Yankees presently, so look out! We will consider your suggestion about criticisms of plays, but we think they already receive too much attention in the press, and as for articles on provincial melo-dramas, no thank you. We fear the *New Review* has stopped, let us hope only temporarily. "The Suburbans" was published by John Long. Ask your bookseller who published the other books by Crosland. We really forget. Any more questions?

J. M. (Holborn Circus) says some shop assistants who "live in" were recently given a meal which disagreed with them in the night. What a bore!

"SPORTSMAN" (Strabane) has a scheme for selling penny numbered tickets and giving a substantial prize to a drawer of a winning number. That, however, would clearly be a lottery, and would only land him in trouble.

"JOE" (Cardiff) exposes some *Daily Mail* nonsense about the price of bread. But surely we ought to be accustomed to such things by this time.

G. R. W. (Lewisham) says we must be Radicals of the most advanced type because we are against "Tariff Reform" (whatever that may mean), the House of Lords, Colonial Preference, and—the Harmsworth press! With true logic he calls us "Little Englanders" for having dared to complain about "the inaccuracy of that excellent work, the Harmsworth encyclopædia." Then he goes on to assert that, if wheat were taxed, our workpeople would have higher wages. Why on earth should they? A rise in prices never has been accompanied by a corresponding rise in wages, and never will. And what is this "nameless but not forgotten grave" to which the Liberal party is drifting? Is it an extract from some peroration?

"FAIR PLAY" (Leeds).—If the Suffragettes will ask more prettily, we will see what we can do for them. But why do they attack their best friends?

W. C. B. (Windsor).—We believe there is a regulation against stamping post-cards on the back side. Why give the sorters unnecessary work?

H. K. (Leeds).—We agree that toilet paper is scarcely an article of turnery. But we do not fancy there was any intention to insult you. Cheer up!

"ONE WHO WAS THERE" sneers at C. B. for flying the Union Jack upside down at Malvern. Our leg refuses to be pulled.

J. F. O. (Stockwell) wants us to award a biscuit to King Haakon for giving a medal to a municipal guard for falling off his horse. We cannot meddle in the matter.

A. G. (London, W.C.).—Mr. Grossmith need not have been so flippant about a serious matter.

"CONSTANT READER" (Newtown, Mont.) bought a copy of JOHN BULL which had two covers and supposes they were put on because of the cold weather. That was it.

"GOURMET" (Catford) relates some disappointing experiences of a 6d. lunch opposite the Inns of Court. The price is not high for coffee, roast mutton, potatoes, cabbage, and bread, even though not of the first quality. Nor can the profits admit of first-class attendance. "Gourmet" wants Jim Crow to sample the place, but Jim suffers from chronic dyspepsia. For cheap luncheons "Gourmet" recommends various places—but they don't advertise with us. A big firm like Lyons' would probably have a written guarantee from the farmer.

W. M. (Hull) says we shall have children all over England. When?

G. J. (Benton).—No biscuits for mild mistakes. We are all fallible, even the youngest of us.

E. W. (Manchester) sends an amusing report of a case in which a constable "said he was holding himself up by the railings. He was helplessly drunk, and had to be assisted home." Reporters should be more careful of their pronouns if they want to avoid libel actions.

J. B. (Glasgow).—David I. and II., we take our davy.

G. D. B. (Stockbridge) has found an innkeeper "licensed to brew and sell beer, spirits, and tobacco."

P. P. P. (Barnes) sends a list of words beginning with P. in order to prove that P. predominates in Ireland. Pish!

V. P.—A sad case of descriptive writing.

"CONSTANT READER" (Stoke Newington) intends to drink whisky and soda regularly every evening, though the Temperance tyrants rage furiously and charm never so wisely. We hope he does not forget to drink our health.

C. E. G. (Chiswick) forgets that the Boers are now our fellow-subjects.

"TOZAFÉ" (Gunnerybury) says that F. W., who asked for an A.B.C. code, second edition, can see one by applying to "Author, c/o Publishers, Eder Fisher and Co., Ltd., 6, Clements Lane, E.C." Many thanks on behalf of F. W.

P. S. H. (Manchester) sends two cuttings from *Answers*. One is an advertisement of a spare-time agency, the other some "editorial chat" on earning money in spare time. The editor suggests that all advertisers are not what they seem, that the sale of fountain-pens should not be conducted in a half-hearted manner, and that people have made fortunes by "never knowing defeat, never allowing disappointment to deter, never allowing any set-back whatever to break down the indomitable spirit of energy and the ceaseless determination to succeed." Quite a Nasmyth hammer for fountain-pens!

"PIG" (Lewisham).—We should like to see full statistics of pluralists in the local government service.

J. H. C. (Harlesden) sends a money-lender's advertisement beginning, "Seek and ye shall find that there is not another firm in England whose interest and repayments are so low as ours." He quotes appropriately from "Richard III." Act I., Scene 3, "With a piece of Scripture . . . I clothe my naked villany: with old odd ends, stolen out of Holy Writ."

A. K. (Rochester).—We think it was not the viscera, but the brain, which someone alleged to be missing from an exhumed body in the Croydon case. But it is well known that brains rapidly disappear from natural causes, so that no imputation arose. We agree, however, that the existing precautions against the burial of live persons are insufficient.

R. B. (Glasgow).—Thanks for information.

E. S. (Bournemouth), H. E. A. (Chorley), L. de M. (Bexley Heath), W. M. (Cattford), J. S. B. (Timperley), B. W. D. (Wrexham), E. F. (Leeds), G. E. C. (Peckham), and many others.—We are sure that most of our readers are sick of the subject of the watch trick and other similar frauds, which we have exposed again and again all through the year of our life. We do not propose to say more about them excepting when new firms are brought to our notice. Our warnings apply to Paynters, to the London Premium Tea Company, and to John D. Macdonald Co. (Grosvenor Chambers, 96, Newgate Street, E.C.): Letters received from strangers and beginning "Dear Friend" may usually be mistrusted.

"AMUSED" (London).—We are not sure that cattle *can* "roar," but it is scarcely worth a biscuit.

"TYKE" (Sheffield) gives us a poser. He wants us to recommend him to a reliable "and honest" private detective—and "in the neighbourhood of Sheffield" too!

A. C. K. (Muswell Hill).—We have frequently dealt with Hapgoods in these columns, and, as the result of a special investigation, satisfied ourselves that their business is honestly conducted. We confess, however, that we do not like the look of the advertisement to which you call our attention.

J. S. L. (S. Wales) wishes to know whether the Rev. C. M. Sheldon, author of "In His Steps," prosecuted a chemist at Topeka for supplying bottled beer. This, again, is one of these little things we do *not* know.

J. C. H. (East Ham) complains that he wrote to the *Daily Mail* Information Bureau, in response to its invitation, for particulars of holiday apartments, enclosing stamped addressed envelope as directed, and was disgusted to receive an old copy of the *Evening News*. Come, come, Lord Northcliffe!

G. P. (Stroud Green) thinks we might change the quotation on our cover by substituting one from Dickens' "Dombey and Son"—"He's tough, ma'am, tough, is J. B.; tough and de-vilish sly." Not at all a Bagshot at us!

W. H. D. (Clapton).—We are glad to know our little paragraph has brought you inquiries, and trust good results will ultimately ensue.

"CONSTANT READER" (South Shields).—Write to the Secretary, Lloyd's, London, E.C., who will doubtless give you all necessary information.

F. W. B. (Crouch Hill).—You have misread the paragraph. Who said that Mr. Dick's memorial was in "The Pickwick Papers?"

"ONE OF THE ASSES" (Huddersfield).—Thanks for suggestion, which shall have our best consideration.

C. B. F. (London).—Thanks for your tip, but we never back other people's horses. It is quite enough worry trying to understand the chances of our own.

A. G. (London).—Thanks for interesting specimen of "Art in the Papers."

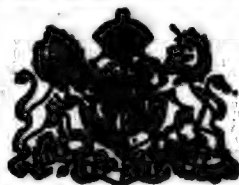
Drink and Enjoy

LIPTON'S TEA

The Finest the World can Produce.

Tea Merchants

**GOLD MEDAL,
PARIS.**



**GOLD MEDAL,
ST. LOUIS.**

By Special Appointment.

**BUY FROM THE CROWERS.
NO MIDDLEMEN'S PROFITS.
NO QUALITY EQUAL
TO LIPTON'S.**

**Direct from the Tea Gardens
to the Teapot.**

**Sole Proprietors of many of the most
famous Tea, Coffee and Cocoa Estates
in Ceylon, covering thousands of acres.**

LIPTON, Ltd.,

CHIEF OFFICES:

City Rd., London, E.C.

BRANCHES AND AGENCIES EVERYWHERE.

LIPTON'S TEAS

THE

LARGEST SALE IN THE WORLD.

BUCHANAN'S

"BLACK

&

WHITE"

THE WHISKY OF WORLD
WIDE REPUTE



PLEX MULTICOPIER.

The New Clay Duplicator for Every
Busy Man.

NO GELATINE, NO STENCIL, NO MUDDLE-
SOME PROCESS.

100 Copies from Pen, Type, or Pencil in a few Minutes.

Complete, Footcap, 25/-

Dundreplex Co., Dept. 17, Scrutton St., London, E.C.

FREE TO ALL.

Do you wish to get Free of any cost all kinds of useful and artistic articles? If so ask all Tradesmen for a 2d. Blue Saving Stamp for every twopence you spend. All enterprising Tradesmen give 2d. Blue Saving Stamps.

The Saving Stamp Co. have Branches in all parts of London and provincial towns, where you can redeem the Stamps for presents free of any cost.

Remember you have only to collect £5 worth of Stamps to secure a Splendid Present.

HEAD OFFICE of the SAVING STAMP CO.,
47, OLD KENT ROAD,
LONDON, S.E.



Swan & Edgar Ltd.,
Piccadilly, Regent Street, W.

Gentlemen's Dept.

We are making a speciality of
Lounge Suits.

Ready made Single Breasted Jacket, with
Trousers (no Waistcoat), 21/6.

Double Breasted, 23/6.
To order, 2/- extra.

SIZES OF READY MADE SUITS.

Patterns & Self Measurement Form on Application.	Chest.	Waist.	Inside Leg.
	36	34	32
	38	36	34
	40	38	36
	42	40	38

Genuine Folding Panamas, 15/6.
Extra fine quality, 25/- & 35/-.



A perusal of the 200 illus-
trated pages of
**H. SAMUEL'S JEWEL
BARGAIN GUIDE**

proves a positive revelation
to all who consult this money
saving volume for the first
time. Highest value—
lowest prices—largest stock.

H. SAMUEL,
198, Market St., Manchester.
178, Strand, W.



Solid Gold Gem
Ring, 3 Rubies,
& Star Mount
Diamonds.

6/9

"A LEEDS READER" sends us a copy of a little magazine, issued by the Leeds Branch of the National Commercial Temperance League, in which we are taken very severely to task for our recent references to an hilarious entertainment given under the auspices of that body. The article is a splendid illustration of how intemperate some temperance people can be—at any rate as regards what comes out of their mouths. Still, we thank them all the same for mentioning us. As Barnum used to observe, "It doesn't matter what people are saying, so long as they do talk about us." That's the only way to make a paper successful.

W. S. (Westcliffe-on-Sea) says that he and several of his neighbours paid 1s. each to the City and County Publishing Company, Limited, 37, Charterhouse Square, London, who undertook to insert particulars of apartments in their "Boarding Houses and Apartments Guide," and, according to W. S., to give a free copy of the work. Up to the present, however, W. S. says no copy has come to hand, although the money was paid in July last, and he thinks there is something suspicious about the matter. What have the City and County Publishing Company to say for themselves?

J. S. (Cardiff) would like to know "where he can get a night-blooming cactus, for canvassing purposes." We give it up.

"REPUBLIQUE."—Another of the things that we do not know is whether the Packer College, of Brooklyn Heights, New York, is still in existence, or what was the object of the institution.

T. D. (Southend).—There is nothing to prevent the Government from making motor mail coaches, always providing they do not infringe anybody's patent. Personally, however, we think this kind of thing is best left to individual enterprise.

C. H. (Stockport).—We quite agree that injustice is inflicted upon working men by the Act in question.

The Licensed Victuallers' and Sporting Gazette (Cape Town) in its issue of May 4th has a spirited leading article, supporting views recently advanced in JOHN BULL in favour of consolidation before further extension of the licensing laws.

N. B. (Somers Town).—If we commenced awarding biscuits for all our contemporaries' misprints, we should soon be out of stock. Thanks, all the same, for thinking of us.

A. A. (St. John's Wood).—We quite agree that it is a foolish, crack-brained rule which requires a Member wishing to address the Speaker after a division has been called, to wear a hat. There is, however, this advantage—that it gives an opportunity of realising the very diminutive sizes of most of the Members' heads.

H. B. (London).—We know nothing of the Practical Correspondence College, Thanet House, Strand. We have not, however, much faith in any of these institutions.

Mr. L. J. COTTELL, Director of the North London School of Music, in reference to which we had a recent inquiry, wishes it to be known that that institution was established in St. Paul's Road in 1883, and has "no connection with any other College of Music." This is rather rough on the Royal College, but it may be all for the best.

L. M. (West Kensington) writes:—"A son of Mr. Lansdowne Cottell, of the London Conservatoire of Music, has a similar institution in Highbury." That, apparently, explains the matter.

N. C. L. (Honor Oak Park).—We advise you to apply to the Clerk, City and Guilds of London Institute, Gresham College, Basinghall Street, E.C.

E. H. (Hackney) is desirous of "settling down," and has approached the Editor of the *Matrimonial Times*, who, however, requires a fee of ten guineas "before making any introductions." We advise E. H. to keep his ten guineas in hand towards furnishing a home, and to try a promenade along Mare Street or on Hackney Downs in his Sunday best. We know the district well, and if he will carry a copy of JOHN BULL in his hand after this advice we guarantee that he will soon be "settled."

Mr. JULIUS A. SHAW, of 70, Bellot Street, Cheetham, Manchester, wants to be put in touch with "E. L. O. S., Bournemouth," who recently asked in this column to be recommended to someone who would set his songs to music. We decline to take upon ourselves the responsibility.

H. P. B. (Forest Gate).—If you are 18 years of age you can join the Navy without your parents' consent. Your previous inquiry was not answered for the reason you surmise.

F. W. (London, W.) recently asked where he could see a copy of the A.B.C. Telegraphic Code, and edition. "A Young Bull" and others write that it can be seen at the P.Q. Cable Company's Offices, 24, Royal Exchange, free of charge.

X. Y. Z. (King's Heath).—Ask the Ajax Dry Cell people to let you have one of their batteries on approval, and give it a trial.

MESSRS. WM. MACDONALD AND CO., LIMITED, Directory Publishers, of 72, Leadenhall Street, London, and Edinburgh, write, in reference to a paragraph which recently appeared in this column, that they were established in 1878, and publish several directories, upon one alone of which they have expended £5,000. They employ over 300 hands, and their shares are chiefly held in trust, under the will of the late Mr. Macdonald, for the benefit of schools and universities in Scotland; so that altogether they appear to be a very respectable concern.

A. W. N. (Manchester).—We believe Hapgoods, Limited, to be genuine.

Many readers complain of the omission of Jim Crow's photograph from our recent group. We will rectify the matter and hope to publish a striking likeness of our eccentric contributor in our next issue.

(We regret we are obliged to hold over a large number of replies.)

RACING NOTES.

By W. LOTINGA.
["Larry Lynx" of "The People."]

An Easy Query.

Who is the "Member for Racecourses"?

In Debate.

All bets that we see recorded are not on affidavit.

The Fleet Street Days.

A generation back "coffee-house gossip" was the most reliable racing news.

Epsom's is Peculiar.

On some courses jockeys can ride their own races—on others they must do as others do.

Why a Distinction?

We hear continually how many bookmakers have been trapped and fined for betting—but how many "sky pilots" have not gone the "right road" according to the same English law?

To Atone for Galvani.

Major Loder possesses a two-year-old own sister and a yearling colt, an own brother, to Pretty Polly, who has been served by Lavano at the stud.

Compare our Epsom.

The entrance to the most perfect of racecourse enclosures, stands, etc., in South America is only 2 dols., and to include the paddock 5 dols., or 3 dols. extra, which also gives access to separate stands, betting rings, etc.

What would Prentice and Joel say?

Twenty-five years ago the custom—still followed in Belgium—of claiming horses in selling races prior to running was practised here. On one occasion there was a great deal of trouble through one of the late Lord Dupplin's—put in for a gamble—being claimed out of a juvenile stake at Newmarket.

Bridge House, Maidenhead.

Sportsmen like their pleasures, and no one figures more largely upon the river than the race-goer—especially the wealthy owner. Those who can afford to maintain such a place as it has been kept up may be glad to know that that famous riverside residence, Bridge House, Maidenhead, is, under exceptional circumstances, in the market to be let furnished for the season. It was for years the resort of the late Mr. George Herring, the sportsman and philanthropist, and the present owner, to whom it has been bequeathed, is unfortunately unable to occupy it as intended, owing to serious illness. The opportunity of residing in such a sumptuous up-river abode, which has such a high prestige, is certainly exceptional.

Polymelus.

Mr. S. B. Joel, one of the most popular sportsmen of the English turf—and the owner of probably the most popular turf idol, Polymelus—writes me that he is delighted with the photographic production of the Cambridgeshire winner, and will be pleased to have a copy for framing as a memento. Before the whole number is quite cleared out I do hope my readers will spend 6d. in obtaining this picture—for they have never seen its equal, and certainly will never do so again at the price. If you want an absolute speaking portrait of Polymelus and Maher and Mintagon and Trigg (apart from the autographed photo of the writer, probably the most maligned turf scribe extant), I would beg you to write to the publisher of JOHN BULL forthwith.

Our First Year.

Having achieved an existence of one year, we may be said to have gained a short victory—the first is always the most difficult success to score. It has certainly not been a good season for our few selections—nor, as a fact, for backers generally—while nothing very sensational has occurred. There have been no libel actions brought against me, and I have only succeeded in making a nominal few enemies (who don't count) in regard to my outspoken criticisms. I shall continue to write what I think, and run all the risks of bluffing, threats and writs for libel, and am only too thankful to think that I have the really right sort of proprietors at my back to support me when it is necessary.

Now is the time for sportsmen to seriously consider with whom they intend to entrust their turf commissions during the summer of 1907. There is certainly no turf accountant who transacts his business more carefully and thoroughly than Mr. E. W. Betts, of 41, Charing Cross Road. The features of this business house are generosity of terms and promptitude in all settlements. All accounts—large or small—receive careful personal supervision. Write at once for full particulars and terms of business, Telephone, No. 9137 Gerrard.—(ADVT.)

Certainly JOHN BULL's proprietors are entitled to claim something of that attribute themselves.

Who to Bet with.

It is gratifying to know that in the entire twelve months I have not received a SINGLE complaint against any of the bookmakers advertising in our columns. This is something upon which I plume myself, for the advertisements are under my control—and I mean to have only the very best and the very straightest men. Again, therefore, let me reiterate a birthday wish to all my readers to follow my writings on the score of bookmakers—sound and fraudulent—and to deal with those—and only those—whose advertisements are permitted to appear.

Jockeys at Cricket.

I want to ask my readers' help towards supporting and making known our annual charity cricket match, which will be played this year, as usual, at Kennington Oval on Monday, July 1st. All the leading jockeys, captained by Morny Cannon, will do their best with bat and ball against the various amateur champion athletes of the day—that is, men who are *actually* the champions on the day they play at EVERY OTHER branch of sport *excepting* cricket. This season the proceeds are being given to the Lord Mayor's Cripples Fund, and I have been graciously promised the presence of the Lord Mayor and Lady Mayoress and the Sheriffs of the City of London, with their suite. The City Police Band are giving me their services gratuitously, and with a good cause and a great sporting match certain, I hope to shake hands—metaphorically—with dozens of my readers (whether they applaud or abuse me) at the Kennington Oval a fortnight hence.

Orby.

Orby is, mayhap, the most angular-looking horse that has ever won a Derby. He stands 16-2, is a slack-jointed, gaunt sort of beast—certainly not prepossessing, made less so by an abnormally long, straggling tail. He is particularly "straight" in front, which made many believe he would never come down the hill, but his "people" had frequently tried him to slip down a similar decline at home like "greased lightning." The horse's length from hip to hock is extraordinary. The land upon which Orby did his Derby preparation at Glencairn adjoins Leopardstown race-course, and is very similar in undulations to the Epsom track. A made portion of it upon which all the gallops were laid was bought by Mr. Croker from his trainer, or, rather, his manager, Dr. McCabe.

The Silver Lining.

Mr. R. Croker has hitherto been extraordinarily ill-fated with his good three-year-olds, as, for instance, Illinois, who was a flier, but broke his leg in leading Orby in his Derby preparation. Then there was Vain Glory, the crack of her year as a juvenile, but who went wrong in her wind; and similarly Blakestown and Rhododendron, so that the turn with Orby has come none too soon. It was welcomed, too,

GREAT SPORTING CRICKET MATCH

(In aid of the Lord Mayor's "Cripples' Fund.")

Under the Patronage and presence of the Lord Mayor, Lady Mayoress, and Sheriffs of the City of London.

ALL THE

LEADING JOCKEYS

Captained by M. CANNON,

V. The

Amateur Champion Athletes

Captained by W. LOTINGA
("Larry Lynx.")

KENNINGTON OVAL

Monday, July 1st

Play 11.30 until 7. Admission 6d. Ladies Free, Stands Extra
BAND OF THE CITY OF LONDON POLICE

Each of the Players will be identifiable by wearing a Number.
FOR TEAMS SEE PRESS.

by a large number of unbiassed sportsmen, who are indifferent to bias, and like to see similar and fair treatment meted out to everybody equally, whatever their nationality, politics, creed or position. The Derby victory of Orby provides an absolute romance. What a novel synopsis! A man comes on the turf, is warned off Newmarket for training his horses, goes elsewhere, establishes for himself a big stud, breeds a good horse, and comes here to win the Derby, beating the senior of the Jockey Club.

A "Hot" Settling.

The defeat of Slieve Gallion meant a difference of "millions" to bookmakers generally, it being not so much what they won, but what they would have lost—for one and all were in a terrible corner with their backs to the wall, with no chance of escape. More than ever the cry for them all is that they will never again try to bet on the Derby, for invariably backers, through the winter, or in early speculation, invariably "go" for about two horses, and even if one goes out (as Galvani did), and the actual winner, Orby, was never named until within very few days of the race, fielders are invariably in a hole. This time the double event bets, and, in some instances, trebles, with Querido at Chester, and particularly Polar Star at Kempton, made Slieve Gallion at an utterly false price. But, as usual, the fates saw that too much trouble didn't accrue to our natural enemies, some of whom—we will say, for instance, Messrs. Pickersgill and Cooper—would appreciate those nice little wagers of £6,000 to £4,000, which quite savoured of old-time betting, when there was some ground for prating about gambling. The above bets must have made very big holes in the Beppo winnings of certain young sprigs of aristocrats. Sensations.

Epsom, and even Kempton's odd day, to confirm it, opened race-goers' eyes and emptied backers' pockets. All the cracks in high or low sphere, and of all ages, were defeated—generally disgraced. It is said that we are mad to bet at Epsom at all, where one needs a good horse with 21 lb. in hand, a good jockey, and then ALL the luck to win. Certainly the owners—or many of the buyers at auction—seem to go quite mad, judging by the prices they give at auction. We will take the case of Clichy, who won a £200 selling by a head, was entered to be sold at the figure, and then realised £1,000. Mr. Hibbert meant having him, and if the colt wins even a small race when he has really betted, then the purpose will have been served. But he is exposed to the ounce for handicaps, could not be put in sellings, and, on top of all, has a bad mouth, and NEVER gets off under the gate, so is a horse one really dare not gamble on.

Prophetic.

To-day (Thursday) at Lewes, CADWAL should at last win a race—in the handicaps—and ZEMSKI SOBOR will go close at Hurst Park in the two-miles event. At Ascot I do think that whatever beats

FATHER BLIND will take the Stakes, but the horse may run earlier at Hurst Park, in which case substitute BIBIANA. One of Darling's or Marsh's should win the Hunt Cup.

Extract from the *War Office Times and Naval Review*, April, 1907:—

"RACING AND THE SERVICES."

As a good many of our readers have asked our opinion on this point, we have caused exhaustive enquiries to be made in sporting circles, with the result that we can confidently recommend Mr. Daniel M. Gant (Member of Tattersall's), of 25, Conduit Street, London, W., as a Commission Agent who gives the very best terms possible to be obtained, and who bears the highest reputation. Mr. Gant's is one of the largest businesses of the kind in the world. That his terms are liberal may be deduced from the fact that he has no limit in regard to the starting price returned. Most Commission Agents, we may remind our readers, either from lack of capital, or disinclination to pay the full price, impose arbitrary limits, 12 to 1, 16 to 1, 20 to 1, and so on. Mr. Gant, we repeat, has no limit, and should the price of a winner be returned at 100 to 1, those odds are paid to the fortunate winner.

A. HEATHORN

(Member of Tattersall's)

51, WARWICK STREET, REGENT STREET, W.

AND FLUSHING, HOLLAND.

Business by correspondence only.

Terms for 1907 on receipt of address.

"I am not represented on any racecourse."

ESTABLISHED 1862.
JAMES WEBSTER,
MIDDELBURG, HOLLAND.
ASCOT STAKES, ROYAL HUNT CUP, Etc.
THE TURF CHRONICLE, sent free on receipt of address. Double and Treble Events.
NO COMMISSION CHARGED on Starting Price Investments.
Bankers:— { England—London and Westminster Bank, London.
Scotland—Bank of Scotland, Glasgow.
Ireland—Bank of Ireland, Dublin.
Postage 2½d. Postcards 1d.

SINCE 1848

We have built up a REPUTATION which CANNOT BE EXCELLED by any other TURF ACCOUNTANT.

Send NOW for our BOOK OF TERMS, etc.

ROBERT MASTERS, CROOK AND CO.,
FLUSHING, HOLLAND.

IT IS WORTH

your while to send for my useful booklet of Rules and Ready Reckoner, and no sportsman should be without a copy. It will be sent gratis and post free on receipt of application. Write to-day to

THOMAS HENRY DEY,
TURF ACCOUNTANT AND COMMISSION AGENT,
MIDDELBURG, HOLLAND.

CHARLES LEVY,
28, REGENT ST., S.W.

Telegraphic Address: "FOREJUDGE, LONDON."

Telephones:

3615 GERRARD, 4190 CENTRAL.

Telegraphic Address: "IRISHMAN, LONDON."

Telephone: No. 5072 GERRARD.

E. C. IRISH,

7, ARGYLL STREET, W.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.

Best Terms.

Established 1878.

Particulars Free.

W. H. SAUNDERS'
Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.
Every description of business undertaken. Advantageous terms
post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success
to straightforwardness and accuracy.

TOPPING & SPINDLER,
Turf Commission Agents,
FLUSHING, HOLLAND.

THE OLDEST ESTABLISHED AND MOST EXTENSIVE FIRM OF
TURF COMMISSION AGENTS in the WORLD.

NO COMMISSION charged on Starting Price
or Accumulators at Starting Price.

ALL LETTERS TO BE ADDRESSED—
TOPPING & SPINDLER, FLUSHING, HOLLAND
Postages 2½d. Post Cards 1d.



**New
No. 8
Model.**

**If you
have not
investi-
gated the
merits of
the**

BLICK ensderfer **Typewriter**

you do not know the last word in Typewriter convenience.

They are machines of many excellences, one of the least of which is that they can be bought for from 9 to 13 Guineas full size, instead of the £21 of their older and clumsier rivals. Of course they have visible writing, interchangeable type, do beautiful work, and do not easily go wrong, qualities that can be found elsewhere (though not in combination), but they have a compactness and portability all their own, which recommends them for use in many cases where no other typewriter would be possible.

LIST No. 210

**Post Free
tells all about
them.**

THE BLICKENSDERFER

CO., LTD.,

9 & 10, CHEAPSIDE,

LONDON, E.C.

AND MOST LARGE TOWNS.

ISAAC WALTON & Co.

High-Class Tailors & Outfitters.

LTD.

Illustrated Price List of Gentlemen's and Boys' Clothing and Outfitting, Holiday and Travelling Requisites, sent free on application.

Isaac Walton & Co.'s

INVINCIBLE

"TWO-YEAR" SERGE

Lounge
Suit

50/=

To
Order.

Faultless Fit Guaranteed.

OUR Invincible "Two-Year" Serge is a cloth of the Highest Standard of excellence, manufactured from Pure Merino Wool, and dyed by a special process with the best Indigo dye.

It will stand two years' hard wear and keep its deep, rich colour and look well all the time. Sea air or water will not affect it, neither will it fade or shrink. A suit of this Serge will outwear two of the other kind and even then look well at the finish.

A Serge Suit of good quality is always fashionable, looks well and gives you a neat appearance. For business, holiday, or better wear, our Invincible "Two-Year" Serge stands without a rival.

PLEASE WRITE FOR PATTERNS.



ISAAC WALTON & Co.,

LTD.

High-Class Tailors & Outfitters,

87, 89 & 101, Newington Causeway, S.E.

518, 520 & 522, Brixton Road, S.W.

1, 3, 5, 7 & 9, Ludgate Hill, E.C.

442, 444 & 446, Holloway Road, N.

Also at York and Newcastle.